

e-CLAS Banner Page

Environment: PRODUCTION

32-033

WOODBURY & CO.
1111 MILITARY CUTOFF RD STE 221
WILMINGTON, NC 28405-3686

Policy Number: ENP 010 40 45 / EBA 010 40 45

Effective Date: 11-20-2013

Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT
ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

Agency: WOODBURY & CO. 32-033

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Effective Date: 10-01-2013

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Thank you for placing this coverage with The Cincinnati Insurance Companies!

Premium

ALL OTHER 32,183 ANNUAL/INST
EXCESS LIABILITY 8,061 ANNUAL

Commission

15%
15%

<div style="margin-bottom: 10px;"> <input checked="" type="checkbox"/> THE CINCINNATI INSURANCE COMPANY 0244-10677 <input type="checkbox"/> THE CINCINNATI CASUALTY COMPANY 0244-28665 <input type="checkbox"/> THE CINCINNATI INDEMNITY COMPANY 0244-23280 </div> <p style="text-align: center;">AUTOMOBILE LIABILITY I.D. CARD</p> <p>State Date Processed NC 01-10-2014</p> <p>Policy No. Effective Date Expiration Date EBA 010 40 45 11-20-2013 10-01-2014</p> <p>Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE 330 SHIPYARD BLVD WILMINGTON, NC 28412-1837</p> <p style="text-align: center;">MOTOR VEHICLE INSURED</p> <p>Year Make 2011 FREIGHTLINER CASCADIA</p> <p>Vehicle Identification No. 1FUJGLDR4BSAY1128</p> <p>Signature _____</p>	<p style="text-align: center;">KEEP THIS CARD IN YOUR MOTOR VEHICLE WHILE IN OPERATION</p> <p>We can serve you better if you...</p> <ol style="list-style-type: none"> 1. Report all claims immediately to the police and to your agent. 2. Get the names, addresses, and telephone numbers of all drivers, owners, and occupants of the other cars involved. 3. Get the names, addresses, and telephone numbers of any witnesses. 4. Do not accept responsibility or discuss the accident with anyone except a police officer or a representative of this Company. <p style="text-align: center;">SUPPLEMENTARY PAYMENTS</p> <p>This Company agrees, through its Representative or otherwise, to pay premiums or costs on bonds to release attachments, also, the premium on or cost of bail bonds not to exceed the limit per bail bond listed in "supplementary payments" in the policy. The Company has no obligation to apply for or furnish any such bonds.</p> <p>CONSULT YOUR POLICY FOR ACTUAL COVERAGE IN FORCE ON SPECIFIC VEHICLES.</p> <p style="text-align: center;">SERVICE TO YOU IS OUR MAIN CONCERN</p>
<p style="text-align: center;">IN CASE YOU HAVE AN ACCIDENT... CALL YOUR AGENT...</p> <p>WOODBURY & CO. 32-033</p> <p>1111 MILITARY CUTOFF RD STE 221 WILMINGTON, NC 28405-3686</p> <p>910-763-3431</p> <p>The Cincinnati Insurance Company The Cincinnati Casualty Company The Cincinnati Indemnity Company</p> <p>P.O. Box 145496, Cincinnati, OH, 45250-5496 (513) 870-2000 AA 4122 09/01</p>	

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IN CASE YOU HAVE AN ACCIDENT...
CALL YOUR AGENT...

WOODBURY & CO. 32-033

1111 MILITARY CUTOFF RD STE 221
WILMINGTON, NC 28405-3686

910-763-3431

The Cincinnati Insurance Company
The Cincinnati Casualty Company
The Cincinnati Indemnity Company

P.O. Box 145496, Cincinnati, OH, 45250-5496
(513) 870-2000

AA 4122 09/01

X	THE CINCINNATI INSURANCE COMPANY 0244-106777
	THE CINCINNATI CASUALTY COMPANY 0244-286655
	THE CINCINNATI INDEMNITY COMPANY 0244-23280

AUTOMOBILE LIABILITY I.D. CARD

State	Date Processed	
NC	10-22-2013	
Policy No.	Effective Date	Expiration Date
EBA 010 40 45	10-01-2013	10-01-2014

Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT
ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING,
EAST CAROLINA BONDED WAREHOUSE
330 SHIPYARD BLVD
WILMINGTON, NC 28412-1837

MOTOR VEHICLE INSURED

Year Make
2013 VOLKSWAGEN GLI
Vehicle Identification No.
3VW4A7AJ5DM248677

Signature _____

**IN CASE YOU HAVE AN ACCIDENT...
CALL YOUR AGENT...**

WOODBURY & CO. 32-033

1111 MILITARY CUTOFF RD STE 221
WILMINGTON, NC 28405-3686

910-763-3431

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(513) 870-2000

AA 4122 09/01

**KEEP THIS CARD
IN YOUR MOTOR VEHICLE
WHILE IN OPERATION**

We can serve you better if you...

1. Report all claims immediately to the police and to your agent.
2. Get the names, addresses, and telephone numbers of all drivers, owners, and occupants of the other cars involved.
3. Get the names, addresses, and telephone numbers of any witnesses.
4. Do not accept responsibility or discuss the accident with anyone except a police officer or a representative of this Company.

SUPPLEMENTARY PAYMENTS

This Company agrees, through its Representative or otherwise, to pay premiums or costs on bonds to release attachments, also, the premium on or cost of bail bonds not to exceed the limit per bail bond listed in "supplementary payments" in the policy. The Company has no obligation to apply for or furnish any such bonds.

CONSULT YOUR POLICY FOR ACTUAL COVERAGE IN
FORCE ON SPECIFIC VEHICLES.

SERVICE TO YOU IS OUR MAIN CONCERN

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AA 4122 09/01

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<p align="center">MOTOR VEHICLE INSURED</p> <p>Year 1998 Make CHEVROLET C1500 PICKUP</p> <p>Vehicle Identification No. 1GCEC14W1WZ156702</p> <p>Signature _____</p>		
<p align="center">IN CASE YOU HAVE AN ACCIDENT... CALL YOUR AGENT...</p> <p>WOODBURY & CO. 32-033</p> <p>1111 MILITARY CUTOFF RD STE 221 WILMINGTON, NC 28405-3686</p> <p>910-763-3431</p> <p>The Cincinnati Insurance Company The Cincinnati Casualty Company The Cincinnati Indemnity Company</p> <p>P.O. Box 145496, Cincinnati, OH, 45250-5496 (513) 870-2000 AA 4122 09/01</p>		

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<p align="center">MOTOR VEHICLE INSURED</p> <p>Year Make 1998 CASH CONTAINER TRAILR</p> <p>Vehicle Identification No. 1C9US4821WE698018</p> <p>Signature _____</p>		
<p align="center">IN CASE YOU HAVE AN ACCIDENT... CALL YOUR AGENT...</p> <p>WOODBURY & CO. 32-033</p> <p>1111 MILITARY CUTOFF RD STE 221 WILMINGTON, NC 28405-3686</p> <p>910-763-3431</p> <p>The Cincinnati Insurance Company The Cincinnati Casualty Company The Cincinnati Indemnity Company</p> <p>P.O. Box 145496, Cincinnati, OH, 45250-5496 (513) 870-2000 AA 4122 09/01</p>		

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<div style="margin-bottom: 10px;"> <input checked="" type="checkbox"/> THE CINCINNATI INSURANCE COMPANY 0244-10677 <input type="checkbox"/> THE CINCINNATI CASUALTY COMPANY 0244-28665 <input type="checkbox"/> THE CINCINNATI INDEMNITY COMPANY 0244-23280 </div> <div style="text-align: center; margin-bottom: 10px;"> AUTOMOBILE LIABILITY I.D. CARD </div> <div style="display: flex; justify-content: space-between;"> <div>State NC</div> <div>Date Processed 10-22-2013</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div>Policy No. EBA 010 40 45</div> <div>Effective Date 10-01-2013</div> <div>Expiration Date 10-01-2014</div> </div> <p>Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE 330 SHIPYARD BLVD WILMINGTON, NC 28412-1837</p> <div style="text-align: center; margin-bottom: 5px;"> MOTOR VEHICLE INSURED </div> <div style="display: flex; justify-content: space-between;"> <div>Year 2010</div> <div>Make FREIGHTLINER CASCADIA</div> </div> <div>Vehicle Identification No. 1FUJGLDR7ALAR0415</div> <div>Signature _____</div>	<div style="text-align: center; margin-bottom: 10px;"> KEEP THIS CARD IN YOUR MOTOR VEHICLE WHILE IN OPERATION </div> <p>We can serve you better if you...</p> <ol style="list-style-type: none"> 1. Report all claims immediately to the police and to your agent. 2. Get the names, addresses, and telephone numbers of all drivers, owners, and occupants of the other cars involved. 3. Get the names, addresses, and telephone numbers of any witnesses. 4. Do not accept responsibility or discuss the accident with anyone except a police officer or a representative of this Company. <div style="text-align: center; margin-bottom: 10px;"> SUPPLEMENTARY PAYMENTS </div> <p>This Company agrees, through its Representative or otherwise, to pay premiums or costs on bonds to release attachments, also, the premium on or cost of bail bonds not to exceed the limit per bail bond listed in "supplementary payments" in the policy. The Company has no obligation to apply for or furnish any such bonds.</p> <p>CONSULT YOUR POLICY FOR ACTUAL COVERAGE IN FORCE ON SPECIFIC VEHICLES.</p> <div style="text-align: center; margin-top: 20px;"> SERVICE TO YOU IS OUR MAIN CONCERN </div>
<div style="text-align: center; margin-bottom: 10px;"> IN CASE YOU HAVE AN ACCIDENT... CALL YOUR AGENT... </div> <p>WOODBURY & CO. 32-033</p> <p>1111 MILITARY CUTOFF RD STE 221 WILMINGTON, NC 28405-3686</p> <p>910-763-3431</p> <p>The Cincinnati Insurance Company The Cincinnati Casualty Company The Cincinnati Indemnity Company</p> <p>P.O. Box 145496, Cincinnati, OH, 45250-5496 (513) 870-2000 AA 4122 09/01</p>	

<div style="margin-bottom: 10px;"> <input checked="" type="checkbox"/> THE CINCINNATI INSURANCE COMPANY 0244-10677 <input type="checkbox"/> THE CINCINNATI CASUALTY COMPANY 0244-28665 <input type="checkbox"/> THE CINCINNATI INDEMNITY COMPANY 0244-23280 </div> <div style="text-align: center; margin-bottom: 10px;"> AUTOMOBILE LIABILITY I.D. CARD </div> <div style="display: flex; justify-content: space-between;"> <div>State NC</div> <div>Date Processed 10-22-2013</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div>Policy No. EBA 010 40 45</div> <div>Effective Date 10-01-2013</div> <div>Expiration Date 10-01-2014</div> </div> <p>Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE 330 SHIPYARD BLVD WILMINGTON, NC 28412-1837</p> <div style="text-align: center; margin-bottom: 5px;"> MOTOR VEHICLE INSURED </div> <div style="display: flex; justify-content: space-between;"> <div>Year 2011</div> <div>Make FREIGHTLINER CASCADIA</div> </div> <div>Vehicle Identification No. 1FUJGLDR3ASAY1136</div> <div>Signature _____</div>	<div style="text-align: center; margin-bottom: 10px;"> KEEP THIS CARD IN YOUR MOTOR VEHICLE WHILE IN OPERATION </div> <p>We can serve you better if you...</p> <ol style="list-style-type: none"> 1. Report all claims immediately to the police and to your agent. 2. Get the names, addresses, and telephone numbers of all drivers, owners, and occupants of the other cars involved. 3. Get the names, addresses, and telephone numbers of any witnesses. 4. Do not accept responsibility or discuss the accident with anyone except a police officer or a representative of this Company. <div style="text-align: center; margin-bottom: 10px;"> SUPPLEMENTARY PAYMENTS </div> <p>This Company agrees, through its Representative or otherwise, to pay premiums or costs on bonds to release attachments, also, the premium on or cost of bail bonds not to exceed the limit per bail bond listed in "supplementary payments" in the policy. The Company has no obligation to apply for or furnish any such bonds.</p> <p>CONSULT YOUR POLICY FOR ACTUAL COVERAGE IN FORCE ON SPECIFIC VEHICLES.</p> <div style="text-align: center; margin-top: 20px;"> SERVICE TO YOU IS OUR MAIN CONCERN </div>
IN CASE YOU HAVE AN ACCIDENT... CALL YOUR AGENT...	
<p>WOODBURY & CO. 32-033</p> <p>1111 MILITARY CUTOFF RD STE 221 WILMINGTON, NC 28405-3686</p> <p>910-763-3431</p> <p>The Cincinnati Insurance Company The Cincinnati Casualty Company The Cincinnati Indemnity Company</p> <p>P.O. Box 145496, Cincinnati, OH, 45250-5496 (513) 870-2000 AA 4122 09/01</p>	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Attached to and forming part of:

Auto / Garage

All Other

Effective Date

Policy Number EBA 010 40 45

Policy Number ENP 010 40 45

of Endorsement 11-20-2013

WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT

Issued to ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

Agent WOODBURY & CO. 32-033

WILMINGTON, NC

Endorsement # 3

PREMIUM INFORMATION

Additional Premium Due at Endorsement Effective Date 18

Subsequent Quarterly Installments Increased by \$ 40

Revised Quarterly Installment Payment(s) \$ 10,127

It is agreed that the policy is amended as indicated by ☒

☐ Policy Installment Premium Amended to:

☐ Annual

☐ Semi-Annual

☐ Quarterly

☐ Named Insured

☐ Mailing Address

☐ Form(s) Added

☐ Form(s) Deleted

All Other Reason for Change

Auto / Garage Reason for Change

AMENDING PER REVISED AA4183 AS FOLLOWS:

ADDING 2011 FREIGHTLINER CASCADIA VIN# 1FUJGLDR4BSAY1128

DELETING 2009 FREIGHTLINER COLUMBIA VIN# 1FUJA6CK59LAG5818

AMENDING AA4177 WITH REPECTS TO 2011 FREIGHTLINER CASCADIA
VIN# 1FUJGLDR4BSAY1128 TO INCLUDE:

PENSKE TRUCK LEASING CO

PO BOX 563

READING, PA 19603

01-10-2014 15:22

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Attached to and forming part of:

Auto / Garage

All Other

Effective Date

Policy Number EBA 010 40 45

Policy Number ENP 010 40 45

of Endorsement 10-01-2013

WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT

Issued to ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

Agent WOODBURY & CO. 32-033

WILMINGTON, NC

Endorsement # 2

PREMIUM INFORMATION

Additional Premium Due at Endorsement Effective Date 10

Subsequent Quarterly Installments Increased by \$ 10

Revised Quarterly Installment Payment(s) \$ 10,087

It is agreed that the policy is amended as indicated by ☒

☐ Policy Installment Premium Amended to:

☐ Annual

☐ Semi-Annual

☐ Quarterly

☐ Named Insured

☐ Mailing Address

☐ Form(s) Added

☐ Form(s) Deleted

All Other Reason for Change

Auto / Garage Reason for Change

AMENDING AA4231 COMPREHENSIVE AND COLLISION LIMIT TO 120,000

AMENDING PREMIUM PER REVISED AA4183

12-18-2013 10:39

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Attached to and forming part of:

Auto / Garage

All Other

Effective Date

Policy Number EBA 010 40 45

Policy Number ENP 010 40 45

of Endorsement 10-01-2013

WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT

Issued to ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

Agent WOODBURY & CO. 32-033

WILMINGTON, NC

Endorsement # 1

PREMIUM INFORMATION

Additional Premium Due at Endorsement Effective Date 16

Subsequent Quarterly Installments Increased by \$ 16

Revised Quarterly Installment Payment(s) \$ 10,077

It is agreed that the policy is amended as indicated by ☒

☐ Policy Installment Premium Amended to:

☐ Annual

☐ Semi-Annual

☐ Quarterly

☐ Named Insured

☐ Mailing Address

☐ Form(s) Added

☐ Form(s) Deleted

All Other Reason for Change

Auto / Garage Reason for Change

ADDING 1967 FRUEHAUF 40 CHASSIS VIN# FWH801108 PER REVISED AA4183

AMENDING CA9944 WITH RESPECT TO THE 2013 VOLKSWAGEN TIGUAN

VIN# WVGAV3AX3DW587098 TO READ:

VOLKSWAGEN CREDIT LEASING LTD

PO BOX 47377

ATLANTA, GA 60048

AMENDING CA9944 WITH RESPECT TO THE VOLKSWAGEN GLI

VIN# 3VW4A7AJ5DM248677 TO READ:

VOLKSWAGEN CREDIT LEASING LTD

PO BOX 47377

ATLANTA, GA 60048

AMENDING CA9944 WITH RESPECT TO THE VOLKSWAGEN GLI

VIN# 3VW467AJ3DM232933 TO READ:

12-05-2013 12:45

Auto / Garage Reason for Change

VOLKSWAGEN CREDIT LEASING LTD
PO BOX 47377
ATLANTA, GA 60048

12-05-2013 12:45



The Cincinnati Insurance Company

A Stock Insurance Company

Headquarters: 6200 S. Gilmore Road, Fairfield, OH 45014-5141

Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496

www.cinfin.com ■ 513-870-2000

COMMON POLICY DECLARATIONS

Billing Method: AGENCY BILL

POLICY NUMBER ENP 010 40 45 / EBA 010 40 45

NAMED INSURED WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

ADDRESS REFER TO IA905
(Number & Street, 330 SHIPYARD BLVD
Town, County, WILMINGTON, NC 28412-1837
State & Zip Code)

Previous Policy Number:

ENP0104045

Policy Period: At 12:01 A.M., STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

All coverages except Automobile and / or Garage

Policy number: ENP 010 40 45 FROM: 10-01-2013 TO: 10-01-2014

Automobile and / or Garage

Policy number: EBA 010 40 45 FROM: 10-01-2013 TO: 10-01-2014

Agency WOODBURY & CO. 32-033

City WILMINGTON, NC

Legal Entity / Business Description

ORGANIZATION (ANY OTHER)

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

FORMS APPLICABLE TO ALL COVERAGE PARTS:

IL0017	11/98	COMMON POLICY CONDITIONS
IA102A	09/08	SUMMARY OF PREMIUMS CHARGED
IA905	02/98	NAMED INSURED SCHEDULE
IA4236	01/08	POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE
IP446	08/01	NOTICE TO POLICYHOLDERS
IA4086	05/09	EARLIER NOTICE OF CANCELLATION PROVIDED BY US
IA4117NC	09/10	NORTH CAROLINA CHANGES - CANCELLATION AND NONRENEWAL
IA4238	01/08	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IA4338	05/11	SIGNATURE ENDORSEMENT
AA505	03/06	BUSINESS AUTO COVERAGE PART DECLARATIONS
XSC504	05/10	EXCESS LIABILITY COVERAGE PART DECLARATIONS

10-22-2013 08:38

Countersigned _____ By _____
(Date) (Authorized Representative)

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
 2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
 3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
 4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
 5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
 6. If notice is mailed, proof of mailing will be sufficient proof of notice.
- b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
 3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
 4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination of Your Books and Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections and Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer of Your Rights and Duties Under this Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

SUMMARY OF PREMIUMS CHARGED

Attached to and forming part of

POLICY NUMBER: ENP 010 40 45 / EBA 010 40 45

Effective Date: 10-01-2013

WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT

Named Insured: ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM CHARGE IS INDICATED

Commercial Property Coverage Part	\$	
Commercial General Liability Coverage Part	\$	
Commercial Auto Coverage Part	\$	32,039
Commercial Umbrella / Excess Liability Coverage Part	\$	8,061
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Terrorism Coverage	\$	124
Installment Charge	\$	20
ANNUAL TOTAL	\$	40,244
PAYMENTS		

	First Installment	Remaining Installment(s)
QUARTERLY	10,056	10,061

Automobile Coverages, Employers Liability, Employment Practices Liability Coverage, Professional Liability Coverage, Terrorism Coverage and / or Wrongful Acts Coverage, if included in the policy, are subject to Annual Adjustment of rates and premium on each anniversary of the policy.

Commercial Umbrella and Excess Liability, if included in the policy, may be subject to Annual Adjustment of premium on each anniversary. Refer to the Commercial Umbrella or Excess Liability Coverage Part Declarations form to see if this is applicable.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

IA 102 A 09 08

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED INSURED SCHEDULE

This Schedule supplements the Declarations.

SCHEDULE

Named Insured:

MOREHEAD CITY SHIPPING COMPANY

POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

Your policy may contain coverage for certain losses caused by terrorism.

Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to notify you of the portion of the premium, if any, attributable to the coverage for terrorist acts certified under the Terrorism Risk Insurance Act.

- Refer to the SUMMARY OF PREMIUMS CHARGED or DECLARATIONS PAGE for the portion of your premium that is attributable to coverage for terrorist acts certified under the Act.

Federal Participation:

The Act also requires us to provide disclosure of federal participation in payment of terrorism losses.

- Under your policy, any losses caused by certified acts of terrorism would be partially reimbursed by the United States Government, Department of Treasury, under a formula established by federal law. Under this formula, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap on Insurer Participation:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

NOTE: IF YOUR POLICY IS A RENEWAL POLICY, THIS NOTICE IS PROVIDED TO SATISFY THE REQUIREMENTS UNDER THE TERRORISM RISK INSURANCE ACT FOR POLICYHOLDER DISCLOSURE: (1) AT THE TIME OF OUR OFFER TO RENEW THE POLICY AND (2) AT THE TIME THE RENEWAL IS COMPLETED.

THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY

NOTICE TO POLICYHOLDERS

Please be advised that in your application for insurance you disclosed information to The Cincinnati Insurance Company, The Cincinnati Casualty Company and The Cincinnati Indemnity Company. The information disclosed in the application and all information subsequently collected by any of these companies may be shared among all three.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EARLIER NOTICE OF CANCELLATION
PROVIDED BY US**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS PACKAGE POLICY
CLAIMS-MADE EXCESS LIABILITY COVERAGE PART
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL UMBRELLA LIABILITY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
DENTIST'S PACKAGE POLICY
EXCESS LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MACHINERY AND EQUIPMENT COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS / COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART CLAIMS-MADE**

SCHEDULE

Number of Days' Notice 45

For any statutorily permitted reason other than nonpayment of premium, the number of days required for notice of cancellation, as provided in Paragraph 2. of either the **Cancellation** Common Policy Condition or as amended by an applicable state cancellation endorsement, is increased to the number of days shown in the Schedule above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NORTH CAROLINA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME AND FIDELITY COVERAGE PART*
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL UMBRELLA LIABILITY COVERAGE PART
CONTRACTORS ERRORS AND OMISSIONS COVERAGE FORM CLAIMS-MADE
CONTRACTORS' LIMITED POLLUTION LIABILITY COVERAGE FORM
EMPLOYMENT PRACTICES LIABILITY COVERAGE PART
EXCESS LIABILITY COVERAGE PART
EXCESS WORKERS COMPENSATION AND EMPLOYERS LIABILITY
FARM COVERAGE PART
GOLF COURSE CHEMICAL APPLICATION LIMITED LIABILITY COVERAGE FORM
INTERNET LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MACHINERY AND EQUIPMENT COVERAGE PART
MANUFACTURER'S ERRORS AND OMISSIONS COVERAGE FORM - CLAIMS-MADE
POLLUTION LIABILITY COVERAGE PART
PRODUCTS / COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART - CLAIMS-MADE

* This endorsement does not apply to coverage provided for employee dishonesty (Coverage Form **A**), forgery or alteration (Coverage Form **B**), or public employee dishonesty (Coverage Forms **O** and **P**).

A. Paragraph 2. of the **Cancellation** Common Policy Condition is replaced by the following:

2. a. **Cancellation of Policies in Effect Less than 60 Days**

If this policy has been in effect for less than 60 days, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

- (1) 15 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (2) 30 days before the effective date of cancellation if we cancel for any other reason.

b. **Cancellation of Policies in Effect for 60 Days or More**

If this policy has been in effect for 60 days or more, or is a renewal of a policy we issued, we may cancel this policy prior to the:

- (1) Expiration of the policy term; or
- (2) Anniversary date,

stated in the policy only for one or more of the following reasons:

- (a) Nonpayment of premium;
- (b) An act or omission by the insured or his or her representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining this policy, continuing this policy or presenting a claim under this policy;
- (c) Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by the parties at the time of assumption of the risk;
- (d) Substantial breach of contractual duties, conditions or warranties that materially affects the insurability of the risk;
- (e) A fraudulent act against us by the insured or his or her

representative that materially affects the insurability of the risk;

- (f) Willful failure by the insured or his or her representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by us;
- (g) Loss of facultative reinsurance, or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30;
- (h) Conviction of the insured of a crime arising out of acts that materially affect the insurability of the risk;
- (i) A determination by the Commissioner of Insurance that the continuation of the policy would place us in violation of the laws of North Carolina; or
- (j) You fail to meet the requirements contained in our corporate charter, articles of incorporation or by-laws when we are a company organized for the sole purpose of providing members of an organization with insurance coverage in North Carolina.

We will mail or deliver written notice of cancellation to the first Named Insured at least:

- (i) 15 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - (ii) 45 days before the effective date of cancellation if we cancel for any other reason.
- c. Cancellation for nonpayment of premium will not become effective if you

pay the premium amount due before the effective date of cancellation.

- d. We may also cancel this policy for any reason not stated above provided we obtain your prior written consent.

B. The following provisions are added and supersede any other provisions to the contrary.

1. Nonrenewal

- a. If we elect not to renew this policy, we will mail or deliver to the first Named Insured shown in the Declarations written notice of nonrenewal at least 45 days prior to the:
 - (1) Expiration of the policy if this policy has been written for one year or less; or
 - (2) Anniversary date of the policy if this policy has been written for more than one year or for an indefinite term.
- b. We need not mail or deliver the notice of nonrenewal if you have:
 - (1) Insured property covered under this policy, under any other insurance policy;
 - (2) Accepted replacement coverage; or
 - (3) Requested or agreed to nonrenewal of this policy.

2. The written notice of cancellation or nonrenewal will:

- a. Be mailed or delivered to the first Named Insured and any designated mortgagee or loss payee at their addresses shown in the policy, or if not indicated in the policy, at their last known addresses; and
- b. State the reason or reasons for cancellation or nonrenewal.
- c. If notice is mailed, proof of mailing will be sufficient proof of notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

All Commercial Lines Coverage Parts, Coverage Forms, Policies and Endorsements subject to the federal Terrorism Risk Insurance Act and any amendments and extensions thereto

- A.** The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. Cap On Losses from Certified Acts of Terrorism

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 bil-

lion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

C. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability, omission or absence of a terrorism exclusion, does not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part, Coverage Form, Policy or Endorsement such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

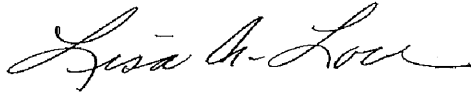
regardless if the "certified act of terrorism" contributes concurrently or in any sequence to the loss.

D. Sunset Clause

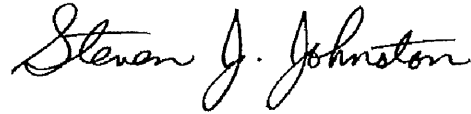
If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism that takes place after the expiration or repeal of the Act.

SIGNATURE ENDORSEMENT

IN WITNESS WHEREOF, this policy has been signed by our President and Secretary in the City of Fairfield, Ohio, but this policy shall not be binding upon us unless countersigned by an authorized representative of ours. The failure to countersign does not void coverage in Arizona, Virginia and Wisconsin.



Secretary



President

The signature on any form, endorsement, policy, declarations, jacket or application other than the signature of the President or Secretary named above is deleted and replaced by the above signatures.

THE CINCINNATI INSURANCE COMPANY

CINCINNATI, OHIO

BUSINESS AUTO COVERAGE PART DECLARATIONS

ITEM ONE

Attached to and forming part of POLICY NUMBER: EBA 010 40 45

Named Insured is the same as it appears in the Common Policy Declarations.

ITEM TWO
SCHEDULE OF COVERAGES AND COVERED AUTOS

This coverage part provides only those coverages where a premium or "incl" is shown in the premium column below. The limit of Insurance for each coverage listed is subject to all applicable policy provisions. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS (Entry of one or more of the symbols from the COVERED AUTOS Section of the Business Auto Coverage Form shows which autos are covered autos)	LIMIT		PREMIUM
		THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS		
LIABILITY	1	\$ 1,000,000		INCL
PERSONAL INJURY PROTECTION (or equivalent No-fault coverage)		Separately stated in each P.I.P. endorsement minus \$ Ded.		
ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault coverage)		Separately stated in each added P.I.P. endorsement		
PROPERTY PROTECTION INSURANCE (Michigan only)		Separately stated in each P. P.I. endorsement minus \$ Ded for each accident		
AUTO. MEDICAL PAYMENTS	3, 10	\$ 5,000		INCL
UNINSURED MOTORISTS	2, 10	\$ 1,000,000		INCL
UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage)	2, 10	\$ SEE AA4183		INCL
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	7, 8, 10	Actual cash value or cost of repair, Whichever is less minus \$ SEE AA4183 Ded. For each covered auto. But no Deductible applies to loss caused by Fire or lightning. See Item Three for hired or borrowed "autos"		INCL
PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE		Actual cash value or cost of repair, Whichever is less minus \$ Ded. For Each covered auto. For loss caused by mischief or vandalism. See Item Three for hired or borrowed "autos"		
PHYSICAL DAMAGE COLLISION COVERAGE	7, 8, 10	Actual cash value or cost of repair, Whichever is less minus \$ SEE AA4183 Ded for each covered auto. See Item Three for hired or borrowed "autos".		INCL
PHYSICAL DAMAGE INSURANCE TOWING AND LABOR		\$ for each disablement of a private passenger auto		
PREMIUM FOR ENDORSEMENTS				INCL
*ESTIMATED TOTAL PREMIUM				INCL

FORMS AND ENDORSEMENTS CONTAINED IN THIS COVERAGE PART AT ITS INCEPTION:

AA4183	02/06	AUTOMOBILE SCHEDULE
AA101	03/06	BUSINESS AUTO COVERAGE FORM
AA296	07/12	CHANGES - AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE
AA4171	11/05	ADDITIONAL INSURED BY CONTRACT
AA4172	09/09	BLANKET WAIVER OF SUBROGATION - AUTO
AA4177	03/06	LESSOR - ADDITIONAL INSURED AND LOSS PAYEE
AA4178	04/06	TRUCKERS - UNIFORM INTERMODAL INTERCHANGE ENDORSEMENT FORM UIIE-1
AA4214	08/07	COVERED AUTO DESIGNATION SYMBOL
AA4231	08/08	SUPPLEMENTARY SCHEDULE FOR BUSINESS AUTO--ITEMS FOUR, FIVE, AND SIX
AA4243NC	02/10	NORTH CAROLINA UNINSURED / UNDERINSURED MOTORISTS COVERAGE NOTICE
AA4263	04/10	OFFICE OF FOREIGN ASSETS CONTROL (OFAC) COMPLIANCE ENDORSEMENT
AP415NC	01/09	NORTH CAROLINA SELECTION OF HIGHER UNINSURED/UNDERINSURED MOTORISTS COVERAGE LIMITS
CA0126	07/10	NORTH CAROLINA CHANGES
CA2116	04/10	NORTH CAROLINA UNINSURED MOTORISTS COVERAGE
CA9944	12/93	LOSS PAYABLE CLAUSE
AA261	03/06	AUTO MEDICAL PAYMENTS COVERAGE
AA265	04/09	CINCIPLUS BUSINESS AUTO EXPANDED COVERAGE (XC®) ENDORSEMENT
AA273	03/06	TRUCKERS ENDORSEMENT

* This policy may be subject to final audit

QUICK REFERENCE

COMMERCIAL AUTO COVERAGE PART

BUSINESS AUTO COVERAGE FORM

READ YOUR POLICY CAREFULLY

DECLARATIONS PAGES

Named Insured and Mailing Address
Policy Period
Description of Business
Coverages and Limits of Insurance

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AUTOMOBILE SCHEDULE

ITEM THREE

Attached to and forming a part of Policy Number EBA 010 40 45, effective 10-01-2013

The insurance afforded for any automobile is only with respects to such and so many of the coverages as are indicated by specific premium charge or charges indicated.

POLICY LIMITS

State: NC

Bodily Injury: 1,000,000 CSL	Property Damage: INCLUDED	
UM/UIM: 1,000,000	UMPD	INCLUDED
UMPD DED: 100		
Med Pay 5,000		

(*UMPD APPLIES)

Veh.

No. Vehicle Information

1	2013 VOLKSWAGEN TIGUAN S/N WVGAV3AX3DW587098	Class: 7398	Territory 017
	OTC-COMP DED: 500	Coll Ded: 500	
		COST NEW: 30,700	
	BI PD MP OTC COLL UM*		TOTAL
	588 INCL 25 81 343 170		1,207
2	2013 VOLKSWAGEN GLI S/N 3VW4A7AJ5DM248677	Class: 7398	Territory 017
	OTC-COMP DED: 500	Coll Ded: 500	
		COST NEW: 27,800	
	BI PD MP OTC COLL UM*		TOTAL
	588 INCL 25 81 343 170		1,207
3	2013 VOKSWAGEN GLI S/N 3VW467AJ3DM232933	Class: 7398	Territory 017
	OTC-COMP DED: 500	Coll Ded: 500	
		COST NEW: 27,300	
	BI PD MP OTC COLL UM*		TOTAL
	588 INCL 25 81 343 170		1,207
4	1968 TRAILMOBILE 40' CHASSIS S/N D38401	Class: 68499	Territory 017
	OTC-COMP DED: N/A	Coll Ded: N/A	
	BI PD MP OTC COLL UM*		TOTAL
	67 INCL N/A N/A N/A INCL		67
5	1971 THEURER 20' CHASSIS S/N N27776	Class: 68499	Territory 017
	OTC-COMP DED: N/A	Coll Ded: N/A	
	BI PD MP OTC COLL UM*		TOTAL
	67 INCL N/A N/A N/A INCL		67
6	1978 THERUER 40' CHASSIS S/N 801106	Class: 68499	Territory 017
	OTC-COMP DED: N/A	Coll Ded: N/A	
	BI PD MP OTC COLL UM*		TOTAL
	67 INCL N/A N/A N/A INCL		67

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

7	1977 TRIM 40' CHASSIS S/N S32961	Class: 68499	Territory 017			
OTC-COMP DED: N/A		Coll Ded: N/A				
BI	PD	MP	OTC	COLL	UM*	TOTAL
67	INCL	N/A	N/A	N/A	INCL	67
8	1977 TRIM 40' TRAILER S/N S33112	Class: 68499	Territory 017			
OTC-COMP DED: N/A		Coll Ded: N/A				
BI	PD	MP	OTC	COLL	UM*	TOTAL
67	INCL	N/A	N/A	N/A	INCL	67
9	1996 MOSS STEAM JIMMY 14' S/N 1PWUS0917TR000572	Class: 69499	Territory 017			
OTC-COMP DED: N/A		Coll Ded: N/A				
BI	PD	MP	OTC	COLL	UM*	TOTAL
INCL	INCL	N/A	N/A	N/A	INCL	INCL
10	1990 CHEVROLET FLAT BED ROLL S/N 1GBL7H1JXLJ200790	Class: 33599	Territory 017			
OTC-COMP DED: 2,000		Coll Ded: 2,000				
		COST NEW: 25,000				
BI	PD	MP	OTC	COLL	UM*	TOTAL
1,337	INCL	N/A	24	62	115	1,538
11	1993 FORD RANGER PICKUP S/N 1FTCR10A5PUB59259	Class: 01499	Territory 017			
OTC-COMP DED: N/A		Coll Ded: N/A				
		COST NEW: 14,000				
BI	PD	MP	OTC	COLL	UM*	TOTAL
643	INCL	N/A	N/A	N/A	115	758
12	1978 THEURER 20' CHASSIS S/N N57422	Class: 68499	Territory 017			
OTC-COMP DED: N/A		Coll Ded: N/A				
BI	PD	MP	OTC	COLL	UM*	TOTAL
67	INCL	N/A	N/A	N/A	INCL	67
13	1978 THEURER 20' CHASSIS S/N N57381	Class: 68499	Territory 017			
OTC-COMP DED: N/A		Coll Ded: N/A				
BI	PD	MP	OTC	COLL	UM*	TOTAL
67	INCL	N/A	N/A	N/A	INCL	67
14	1994 CHEVROLET C1500 1/2 TON S/N 1GCEC14H0RZ277176	Class: 01499	Territory 017			
OTC-COMP DED: 500		Coll Ded: 500				
		COST NEW: 15,000				
BI	PD	MP	OTC	COLL	UM*	TOTAL
643	INCL	46	26	70	115	900
15	1998 CHEVROLET C1500 PICKUP S/N 1GCEC14W1WZ156702	Class: 01499	Territory 017			
OTC-COMP DED: 500		Coll Ded: 500				
		COST NEW: 17,000				
BI	PD	MP	OTC	COLL	UM*	TOTAL
643	INCL	N/A	28	80	115	866

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

16	2002 CHEV SILVERADO PICKUP S/N 1GCEC14W62Z234398	Class: 01499	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 21,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	46	30	84	115	918
17	1998 CASH CONTAINER TRAILR S/N 1C9US4821WE698018	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 18,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
18	1995 STGH VAN 48' SLIDING S/N 1DW1A4822SS977303	Class: 67499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 22,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
19	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWEB2YAG96033	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	46	199	115	2,908
20	1999 FREIGHTLINER TRACTOR S/N 1FUYNMDB5XLA78138	Class: 50499	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	1,865	INCL	N/A	37	158	115	2,175
21	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWDB6YAF71876	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 38,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	37	129	115	2,829
22	2004 FREIGHTLINER TRACTOR S/N 1FUJA6CKX4LM80496	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	67	358	115	3,088
23	2009 FREIGHTLINER COLUMBIA S/N 1FUJA6CK59LAG5818	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	83	574	115	3,422
24	2010 FREIGHTLINER CASCADIA S/N 1FUJGLDR7ALAR0415	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	93	644	115	3,502

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

25	2011 FREIGHTLINER CASCADIA S/N 1FUJGLDR3ASAY1136					Class: 50599	Territory 017
	OTC-COMP DED: 2,000					Coll Ded: 2,000	
						COST NEW: 75,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	98	680	115	3,543
	ADDITIONAL INTEREST - ADDITIONAL INSURED BY CONTRACT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	342	INCL					342
	BLANKET WAIVER OF SUBROGATION					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	242	INCL					242
	BUSINESS AUTO EXPANDED ENDORSEMENT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				470			470
	HIRED AND NON-OWNED					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	108	INCL					108
	HIRED AUTO PHYSICAL DAMAGE			LIMIT: 60,000		Class:	Territory
	OTC-COMP DED: 500					Coll Ded: 500	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				79	119		198
	TRAILER INTERCHANGE AGREEMENTS					Class:	Territory
	OTC-COMP DED: FULL					Coll Ded: 1,000	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				4	4		8

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

SYMBOLS:

BI	-- Bodily Injury	SPEC	-- Specified Perils
PD	-- Property Damage	COLL	-- Collision
MP	-- Medical Payments	UM	-- Uninsured Motorists
OTC	-- Other Than Collision (ACV Coverage applies unless Stated Amount Value is indicated)	UIM	-- Underinsured Motorists
CAC	-- Combined Additional Coverage	PIP	-- Personal Injury Protection
FT&S	-- Fire, Theft, and Supplemental	T&L	-- Towing and Labor Costs
UMPD	-- Uninsured Motorists PD	RR	-- Rental Reimbursement

BUSINESS AUTO COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to **SECTION V - DEFINITIONS**.

SECTION I - COVERED AUTOS

ITEM TWO of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description of Covered Auto Designation Symbols

SYMBOL	DESCRIPTION
--------	-------------

- | | |
|---|--|
| 1 = ANY "AUTO". | |
| 2 = OWNED "AUTOS" ONLY. Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins. | |
| 3 = OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins. | |
| 4 = OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins. | |
| 5 = OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged. | |
| 6 = OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORISTS LAW. Only those "autos" you own that because of the law in the state where | |

they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.

7 = SPECIFICALLY DESCRIBED "AUTOS". Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to a power unit described in ITEM THREE).

8 = HIRED "AUTOS" ONLY. Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees" or partners (if you are a partnership), members (if you are a limited liability company) or members of their households.

9 = NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

B. Owned Autos You Acquire After the Policy Begins

1. If Symbols 1, 2, 3, 4, 5, or 6 are entered next to a coverage in ITEM TWO of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol 7 is entered next to a coverage in ITEM TWO of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces

an "auto" you previously owned that had that coverage; and

- b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment and Temporary Substitute Autos

If Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.

2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II - LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who is an Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a cov-

ered "auto". This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
- (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
- (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company), or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
- (5) A partner (if you are a partnership), or a member (if you are a limited liability company), for a covered "auto" owned by him or her or a member of his or her household.

- c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for the cost of bail bonds (including bonds for related traffic law violations) re-

quired because of an "accident" we cover. We do not have to furnish these bonds.

- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All costs taxed against the "insured" in any "suit" against the "insured" we defend.
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-of-State Coverage Extensions

While a covered "auto" is away from the state where it is licensed we will:

- (1) Increase the Limit of Insurance for Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected or Intended Injury

"Bodily injury" or "property damage" which may reasonably be expected to result from the intentional or criminal acts of the "insured" or which is in fact expected or intended by the "insured", even if the injury or damage is of a different degree or type than actually expected or intended. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract" provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification and Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" sustained in the "workplace";
- b. An "employee" of the "insured" arising out of the performance of duties related to the conduct of the "insured's" business; or
- c. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph a. or b. above.

This Exclusion applies:

- (1) Whether the "insured" may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract" other than a contract or agreement with a labor leasing firm. For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.

6. Care, Custody or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement of Property by Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor ve-

hicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraphs **a.** or **b.** above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed.
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site.
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollutant

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or emission of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from, the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or

- (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** of this exclusion does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment".

However, this exception to Paragraph **a.** does not apply if the fuels, lubricants, fluids, exhaust gases or other similar "pollutants" are intentionally discharged, dispersed or released.

Paragraphs **b.** and **c.** of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release, emission or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- d. At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:

- (1) If the "pollutants" are brought on or to the premises, site or location in connection with such operations by such "insured", contractor or subcontractor; or
- (2) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

Subparagraph **d.(1)** does not apply to "bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent to be discharged, dispersed or released as part of the operations being performed by such "insured", contractor or subcontractor.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This

insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined, resulting from any one "accident" is the Limit of Insurance for Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage endorsement, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

D. Mobile Equipment Subject to Motor Vehicle Insurance Laws

As respects **SECTION II - LIABILITY COVERAGE** any land vehicle, which would qualify as "mobile equipment", except that it is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged, is considered a covered "auto" under **SECTION II - LIABILITY COVERAGE**, irrespective of the Auto Designation Symbols shown for **SECTION II - LIABILITY COVERAGE** in the Declarations.

SECTION III - PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs

incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage - Hitting a Bird or Animal - Falling Objects or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions

a. Transportation Expenses

We will also pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered

"auto" is returned to use or we pay for its "loss".

in hindering or defending against any of these.

b. Loss of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes of Loss only if the Declarations indicate that Specified Causes of Loss Coverage is provided for any covered "auto"; or
- (3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War or Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this insurance:

- a. Wear and tear, freezing, mechanical or electrical breakdown; or
- b. Blowouts, punctures or other road damage to tires.

4. We will not pay for "loss" to any of the following:

- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.
- b. Any device designed or used to detect speed measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.
- c. Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound.
- d. Any accessories used with the electronic equipment described in Paragraph c. above.

Exclusions 4.c. and 4.d. do not apply to:

- a. Equipment designed solely for the reproduction of sound and accessories used with such equipment, provided such equipment is permanently installed in the covered "auto" at the time of the "loss" or such equipment is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or
- b. Any other electronic equipment that is:

- (1) Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system; or
 - (2) An integral part of the same unit housing any sound reproducing equipment described in Paragraph **a.** above and permanently installed in the opening of the dash or console of the covered "auto" normally used by the manufacturer for installation of a radio.
5. We will not pay for "loss" to a covered "auto" due to "diminution in value".
- C. Limit of Insurance**
1. The most we will pay for "loss" in any one "accident" is the lesser of:
 - a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
 - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
 2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV - BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal for Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties in the Event of Accident, Claim, Suit or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:

- (1) How, when and where the "accident" or "loss" occurred;
 - (2) The "insured's" name and address; and
 - (3) To the extent possible, the names and addresses of any injured persons and witnesses.
- b. Additionally, you and any other involved "insured" must:
 - (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
 - (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
 - (4) Authorize us to obtain medical records or other pertinent information.
 - (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.

c. If there is "loss" to a covered "auto" or its equipment you must also do the following:

- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
- (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
- (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
- (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment - Physical Damage Coverages

At our option we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer of Rights of Recovery Against Others to Us

If any person or organization to or for whom we make payment under this Cov-

erage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If within 60 days prior to the beginning of this Coverage Part or during the policy period, we make any changes to any forms or endorsements of this Coverage Part for which there is currently no separate premium charge, and that change provides more coverage than this Coverage Part, the change will automatically apply to this Coverage Part as of the latter of:

- a. The date we implemented the change in your state; or
- b. The date this Coverage Part became effective; and

will be considered as included until the end of the current policy period. We will make no additional premium charge for this additional coverage during the interim.

4. No Benefit to Bailee - Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Liability Coverage this Coverage Form provides for the "trailer" is:
 - (1) Excess while it is connected to a motor vehicle you do not own.
 - (2) Primary while it is connected to a covered "auto" you own.
- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".
- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Liability Coverage is primary for any liability assumed under an "insured contract".
- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.

- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the Policy Period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico;
- d. Canada; and
- e. Anywhere in the world if:

- (1) A covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less; and
- (2) The "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico, or Canada or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two or More Coverage Forms or Policies Issued by Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us apply to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V - DEFINITIONS

A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".

B. "Auto" means:

1. A land motor vehicle, "trailer" or semi-trailer designed for travel on public roads; or
2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

C. "Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these.

D. "Covered pollution cost or expense" means any cost or expense arising out of:

1. Any request, demand, order or statutory or regulatory requirement that the "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or emission of "pollutants":

a. That are, or that are contained in any property that is:

- (1) Being transported or towed by, handled, or handled for movement into, onto or from the covered "auto";
- (2) Otherwise in the course of transit by or on behalf of the "insured";
- (3) Being stored, disposed of, treated or processed in or upon the covered "auto"; or

b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place

where they are accepted by the "insured" for movement into or onto the covered "auto"; or

c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

(1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and

(2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs 6.b. or 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

(1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and

(2) The discharge, dispersal, seepage, migration, release, escape or emission of the "pollutants" is caused directly by such upset, overturn or damage.

E. "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".

F. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".

G. "Insured" means any person or organization qualifying as an insured in the Who is an Insured provision of the applicable coverage.

Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.

H. "Insured contract":

1. Means:

- a.** A lease of premises;
 - b.** A sidetrack agreement;
 - c.** An easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d.** An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - e.** That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement;
 - f.** That part of any other contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".
- 2.** Does not include that part of any contract or agreement:
- a.** That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; or
 - b.** That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or

- c.** That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.

I. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" includes supervisors furnished to you by the labor leasing firm. "Leased worker" does not include a "temporary worker".

J. "Loss" means direct and accidental loss or damage.

K. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- 1.** Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- 2.** Vehicles maintained for use solely on or next to premises you own or rent;
- 3.** Vehicles that travel on crawler treads;
- 4.** Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a.** Power cranes, shovels, loaders, diggers or drills; or
 - b.** Road construction or resurfacing equipment such as graders, scrapers or rollers.
- 5.** Vehicles not described in Paragraphs **1.**, **2.**, **3.**, or **4.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - b.** Cherry pickers and similar devices used to raise or lower workers.
- 6.** Vehicles not described in Paragraphs **1.**, **2.**, **3.**, or **4.** above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a.** Equipment designed primarily for:

- (1) Snow removal;
- (2) Road maintenance, but not construction or resurfacing; or
- (3) Street cleaning;
- b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, petroleum, petroleum products and their by-products, and waste. Waste includes materials to be recycled, reconditioned or reclaimed. "Pollutants" include but are not limited to substances which are generally recognized in industry or government to be harmful or toxic to persons, property or the environment regardless of whether injury or damage is caused directly or indirectly by the "pollutants" and whether:
 - 1. The "insured" is regularly or otherwise engaged in activities which taint or degrade the environment; or

- 2. The "insured" uses, generates or produces the "pollutant".

M. "Property damage" means damage to or loss of use of tangible property.

N. "Suit" means a civil proceeding in which:

- 1. Damages because of "bodily injury" or "property damage"; or
- 2. A "covered pollution cost or expense", to which this insurance applies, are alleged.

"Suit" includes:

- a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.
- O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- P. "Trailer" includes semitrailer.
- Q. "Workplace" means that place and during such hours to which the "employee" sustaining "bodily injury" was assigned by you, or any other person or entity acting on your behalf, to work on the date of the "accident".

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

- (1) With respect to which an "insured" under the policy is also an "insured" under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an "insured" under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) Resulting from the "hazardous properties" of "nuclear material" and with

respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazard-

ous properties" of "nuclear facility" by any person or organization.

- C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material", if:

- (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
- (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an "insured"; or
- (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this Exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" include radioactive, toxic or explosive properties;

"Nuclear material" means "source material", "special nuclear material" or "byproduct material";

"Source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been

used or exposed to radiation in a "nuclear reactor";

"Waste" means any waste material (a) containing "byproduct material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations:

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"Property damage" includes all forms of radioactive contamination of property.

AUTOMOBILE SCHEDULE

ITEM THREE

Attached to and forming a part of Policy Number EBA 010 40 45, effective 11-20-2013

The insurance afforded for any automobile is only with respects to such and so many of the coverages as are indicated by specific premium charge or charges indicated.

POLICY LIMITS

State: NC

Bodily Injury: 1,000,000 CSL	Property Damage: INCLUDED
UM/UIM: 1,000,000	UMPD INCLUDED
UMPD DED: 100	
Med Pay 5,000	

(*UMPD APPLIES)

Veh. No.	Vehicle Information						
1	2013 VOLKSWAGEN TIGUAN S/N WVGAV3AX3DW587098	Class: 7398	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 30,700					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
2	2013 VOLKSWAGEN GLI S/N 3VW4A7AJ5DM248677	Class: 7398	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 27,800					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
3	2013 VOKSWAGEN GLI S/N 3VW467AJ3DM232933	Class: 7398	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 27,300					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
4	1968 TRAILMOBILE 40' CHASSIS S/N D38401	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
5	1971 THEURER 20' CHASSIS S/N N27776	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
6	1978 THERUER 40' CHASSIS S/N 801106	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

7	1977 TRIM 40' CHASSIS S/N S32961					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
8	1977 TRIM 40' TRAILER S/N S33112					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
9	1996 MOSS STEAM JIMMY 14' S/N 1PWUS0917TR000572					Class: 69499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	INCL	INCL	N/A	N/A	N/A	INCL	INCL
10	1990 CHEVROLET FLAT BED ROLL S/N 1GBL7H1JXLJ200790					Class: 33599	Territory 017
	OTC-COMP DED: 2,000					Coll Ded: 2,000	
						COST NEW: 25,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	1,337	INCL	N/A	24	62	115	1,538
11	1993 FORD RANGER PICKUP S/N 1FTCR10A5PUB59259					Class: 01499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
						COST NEW: 14,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	N/A	N/A	N/A	115	758
12	1978 THEURER 20' CHASSIS S/N N57422					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
13	1978 THEURER 20' CHASSIS S/N N57381					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
14	1994 CHEVROLET C1500 1/2 TON S/N 1GCEC14H0RZ277176					Class: 01499	Territory 017
	OTC-COMP DED: 500					Coll Ded: 500	
						COST NEW: 15,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	46	26	70	115	900
15	1998 CHEVROLET C1500 PICKUP S/N 1GCEC14W1WZ156702					Class: 01499	Territory 017
	OTC-COMP DED: 500					Coll Ded: 500	
						COST NEW: 17,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	N/A	28	80	115	866

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

16	2002 CHEV SILVERADO PICKUP S/N 1GCEC14W62Z234398	Class: 01499	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 21,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	46	30	84	115	918
17	1998 CASH CONTAINER TRAILR S/N 1C9US4821WE698018	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 18,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
18	1995 STGH VAN 48' SLIDING S/N 1DW1A4822SS977303	Class: 67499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 22,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
19	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWEB2YAG96033	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	46	199	115	2,908
20	1999 FREIGHTLINER TRACTOR S/N 1FUYNMDB5XLA78138	Class: 50499	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	1,865	INCL	N/A	37	158	115	2,175
21	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWDB6YAF71876	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 38,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	37	129	115	2,829
22	2004 FREIGHTLINER TRACTOR S/N 1FUJA6CKX4LM80496	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	67	358	115	3,088
24	2010 FREIGHTLINER CASCADIA S/N 1FUJGLDR7ALAR0415	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	93	644	115	3,502
25	2011 FREIGHTLINER CASCADIA S/N 1FUJGLDR3ASAY1136	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	98	680	115	3,543

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

26	1967 FRUEHAUF 40 CHASSIS S/N FWH801108					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
27	2011 FREIGHTLINER CASCADIA S/N 1FUJGLDR4BSAY1128					Class: 50599	Territory 017
	OTC-COMP DED: 2,000					Coll Ded: 2,000	
						COST NEW: 95,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	100	718	115	3,583
	ADDITIONAL INTEREST - ADDITIONAL INSURED BY CONTRACT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	342	INCL					342
	BLANKET WAIVER OF SUBROGATION					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	242	INCL					242
	BUSINESS AUTO EXPANDED ENDORSEMENT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				470			470
	HIRED AND NON-OWNED					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	108	INCL					108
	HIRED AUTO PHYSICAL DAMAGE			LIMIT: 120,000		Class:	Territory
	OTC-COMP DED: 500					Coll Ded: 500	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				100	135		235
	TRAILER INTERCHANGE AGREEMENTS					Class:	Territory
	OTC-COMP DED: FULL					Coll Ded: 1,000	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				4	4		8

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

SYMBOLS:

BI	-- Bodily Injury	SPEC	-- Specified Perils
PD	-- Property Damage	COLL	-- Collision
MP	-- Medical Payments	UM	-- Uninsured Motorists
OTC	-- Other Than Collision (ACV Coverage applies unless Stated Amount Value is indicated)	UIM	-- Underinsured Motorists
CAC	-- Combined Additional Coverage	PIP	-- Personal Injury Protection
FT&S	-- Fire, Theft, and Supplemental	T&L	-- Towing and Labor Costs
UMPD	-- Uninsured Motorists PD	RR	-- Rental Reimbursement

AUTOMOBILE SCHEDULE

ITEM THREE

Attached to and forming a part of Policy Number EBA 010 40 45, effective 10-01-2013

The insurance afforded for any automobile is only with respects to such and so many of the coverages as are indicated by specific premium charge or charges indicated.

POLICY LIMITS

State: NC

Bodily Injury: 1,000,000 CSL	Property Damage: INCLUDED	
UM/UIM: 1,000,000	UMPD	INCLUDED
UMPD DED: 100		
Med Pay 5,000		

(*UMPD APPLIES)

Veh. No. Vehicle Information							
1	2013 VOLKSWAGEN TIGUAN S/N WVGAV3AX3DW587098				Class: 7398	Territory 017	
	OTC-COMP DED: 500				Coll Ded: 500		
					COST NEW: 30,700		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
2	2013 VOLKSWAGEN GLI S/N 3VW4A7AJ5DM248677				Class: 7398	Territory 017	
	OTC-COMP DED: 500				Coll Ded: 500		
					COST NEW: 27,800		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
3	2013 VOKSWAGEN GLI S/N 3VW467AJ3DM232933				Class: 7398	Territory 017	
	OTC-COMP DED: 500				Coll Ded: 500		
					COST NEW: 27,300		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
4	1968 TRAILMOBILE 40' CHASSIS S/N D38401				Class: 68499	Territory 017	
	OTC-COMP DED: N/A				Coll Ded: N/A		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
5	1971 THEURER 20' CHASSIS S/N N27776				Class: 68499	Territory 017	
	OTC-COMP DED: N/A				Coll Ded: N/A		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
6	1978 THERUER 40' CHASSIS S/N 801106				Class: 68499	Territory 017	
	OTC-COMP DED: N/A				Coll Ded: N/A		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

7	1977 TRIM 40' CHASSIS S/N S32961 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
8	1977 TRIM 40' TRAILER S/N S33112 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
9	1996 MOSS STEAM JIMMY 14' S/N 1PWUS0917TR000572 OTC-COMP DED: N/A					Class: 69499 Territory 017 Coll Ded: N/A
	BI INCL	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL INCL
10	1990 CHEVROLET FLAT BED ROLL S/N 1GBL7H1JXLJ200790 OTC-COMP DED: 2,000					Class: 33599 Territory 017 Coll Ded: 2,000 COST NEW: 25,000
	BI 1,337	PD INCL	MP N/A	OTC 24	COLL 62	UM* 115 TOTAL 1,538
11	1993 FORD RANGER PICKUP S/N 1FTCR10A5PUB59259 OTC-COMP DED: N/A					Class: 01499 Territory 017 Coll Ded: N/A COST NEW: 14,000
	BI 643	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* 115 TOTAL 758
12	1978 THEURER 20' CHASSIS S/N N57422 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
13	1978 THEURER 20' CHASSIS S/N N57381 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
14	1994 CHEVROLET C1500 1/2 TON S/N 1GCEC14H0RZ277176 OTC-COMP DED: 500					Class: 01499 Territory 017 Coll Ded: 500 COST NEW: 15,000
	BI 643	PD INCL	MP 46	OTC 26	COLL 70	UM* 115 TOTAL 900
15	1998 CHEVROLET C1500 PICKUP S/N 1GCEC14W1WZ156702 OTC-COMP DED: 500					Class: 01499 Territory 017 Coll Ded: 500 COST NEW: 17,000
	BI 643	PD INCL	MP N/A	OTC 28	COLL 80	UM* 115 TOTAL 866

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

16	2002 CHEV SILVERADO PICKUP S/N 1GCEC14W62Z234398	Class: 01499	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 21,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	46	30	84	115	918
17	1998 CASH CONTAINER TRAILR S/N 1C9US4821WE698018	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 18,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
18	1995 STGH VAN 48' SLIDING S/N 1DW1A4822SS977303	Class: 67499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 22,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
19	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWEB2YAG96033	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	46	199	115	2,908
20	1999 FREIGHTLINER TRACTOR S/N 1FUYNMDB5XLA78138	Class: 50499	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	1,865	INCL	N/A	37	158	115	2,175
21	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWDB6YAF71876	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 38,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	37	129	115	2,829
22	2004 FREIGHTLINER TRACTOR S/N 1FUJA6CKX4LM80496	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	67	358	115	3,088
23	2009 FREIGHTLINER COLUMBIA S/N 1FUJA6CK59LAG5818	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	83	574	115	3,422
24	2010 FREIGHTLINER CASCADIA S/N 1FUJGLDR7ALAR0415	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	93	644	115	3,502

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

25	2011 FREIGHTLINER CASCADIA S/N 1FUJGLDR3ASAY1136					Class: 50599	Territory 017
	OTC-COMP DED: 2,000					Coll Ded: 2,000	
						COST NEW: 75,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	98	680	115	3,543
26	1967 FRUEHAUF 40 CHASSIS S/N FWH801108					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
	ADDITIONAL INTEREST - ADDITIONAL INSURED BY CONTRACT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	342	INCL					342
	BLANKET WAIVER OF SUBROGATION					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	242	INCL					242
	BUSINESS AUTO EXPANDED ENDORSEMENT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				470			470
	HIRED AND NON-OWNED					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	108	INCL					108
	HIRED AUTO PHYSICAL DAMAGE			LIMIT: 120,000		Class:	Territory
	OTC-COMP DED: 500					Coll Ded: 500	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				100	135		235
	TRAILER INTERCHANGE AGREEMENTS					Class:	Territory
	OTC-COMP DED: FULL					Coll Ded: 1,000	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				4	4		8

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

SYMBOLS:

BI	-- Bodily Injury	SPEC	-- Specified Perils
PD	-- Property Damage	COLL	-- Collision
MP	-- Medical Payments	UM	-- Uninsured Motorists
OTC	-- Other Than Collision (ACV Coverage applies unless Stated Amount Value is indicated)	UIM	-- Underinsured Motorists
CAC	-- Combined Additional Coverage	PIP	-- Personal Injury Protection
FT&S	-- Fire, Theft, and Supplemental	T&L	-- Towing and Labor Costs
UMPD	-- Uninsured Motorists PD	RR	-- Rental Reimbursement

AUTOMOBILE SCHEDULE

ITEM THREE

Attached to and forming a part of Policy Number EBA 010 40 45, effective 10-01-2013

The insurance afforded for any automobile is only with respects to such and so many of the coverages as are indicated by specific premium charge or charges indicated.

POLICY LIMITS

State: NC

Bodily Injury:	1,000,000 CSL	Property Damage:	INCLUDED
UM/UIM:	1,000,000	UMPD	INCLUDED
UMPD DED:	100		
Med Pay	5,000		

(*UMPD APPLIES)

Veh. No. Vehicle Information							
1	2013 VOLKSWAGEN TIGUAN S/N WVGA3AX3DW587098					Class: 7398	Territory 017
	OTC-COMP DED: 500				Coll Ded: 500		
					COST NEW: 30,700		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
2	2013 VOLKSWAGEN GLI S/N 3VW4A7AJ5DM248677					Class: 7398	Territory 017
	OTC-COMP DED: 500				Coll Ded: 500		
					COST NEW: 27,800		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
3	2013 VOKSWAGEN GLI S/N 3VW467AJ3DM232933					Class: 7398	Territory 017
	OTC-COMP DED: 500				Coll Ded: 500		
					COST NEW: 27,300		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	588	INCL	25	81	343	170	1,207
4	1968 TRAILMOBILE 40' CHASSIS S/N D38401					Class: 68499	Territory 017
	OTC-COMP DED: N/A				Coll Ded: N/A		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
5	1971 THEURER 20' CHASSIS S/N N27776					Class: 68499	Territory 017
	OTC-COMP DED: N/A				Coll Ded: N/A		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
6	1978 THERUER 40' CHASSIS S/N 801106					Class: 68499	Territory 017
	OTC-COMP DED: N/A				Coll Ded: N/A		
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

7	1977 TRIM 40' CHASSIS S/N S32961 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
8	1977 TRIM 40' TRAILER S/N S33112 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
9	1996 MOSS STEAM JIMMY 14' S/N 1PWUS0917TR000572 OTC-COMP DED: N/A					Class: 69499 Territory 017 Coll Ded: N/A
	BI INCL	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL INCL
10	1990 CHEVROLET FLAT BED ROLL S/N 1GBL7H1JXLJ200790 OTC-COMP DED: 2,000					Class: 33599 Territory 017 Coll Ded: 2,000 COST NEW: 25,000
	BI 1,337	PD INCL	MP N/A	OTC 24	COLL 62	UM* 115 TOTAL 1,538
11	1993 FORD RANGER PICKUP S/N 1FTCR10A5PUB59259 OTC-COMP DED: N/A					Class: 01499 Territory 017 Coll Ded: N/A COST NEW: 14,000
	BI 643	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* 115 TOTAL 758
12	1978 THEURER 20' CHASSIS S/N N57422 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
13	1978 THEURER 20' CHASSIS S/N N57381 OTC-COMP DED: N/A					Class: 68499 Territory 017 Coll Ded: N/A
	BI 67	PD INCL	MP N/A	OTC N/A	COLL N/A	UM* INCL TOTAL 67
14	1994 CHEVROLET C1500 1/2 TON S/N 1GCEC14H0RZ277176 OTC-COMP DED: 500					Class: 01499 Territory 017 Coll Ded: 500 COST NEW: 15,000
	BI 643	PD INCL	MP 46	OTC 26	COLL 70	UM* 115 TOTAL 900
15	1998 CHEVROLET C1500 PICKUP S/N 1GCEC14W1WZ156702 OTC-COMP DED: 500					Class: 01499 Territory 017 Coll Ded: 500 COST NEW: 17,000
	BI 643	PD INCL	MP N/A	OTC 28	COLL 80	UM* 115 TOTAL 866

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

16	2002 CHEV SILVERADO PICKUP S/N 1GCEC14W62Z234398	Class: 01499	Territory 017				
	OTC-COMP DED: 500	Coll Ded: 500					
		COST NEW: 21,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	643	INCL	46	30	84	115	918
17	1998 CASH CONTAINER TRAILR S/N 1C9US4821WE698018	Class: 68499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 18,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
18	1995 STGH VAN 48' SLIDING S/N 1DW1A4822SS977303	Class: 67499	Territory 017				
	OTC-COMP DED: N/A	Coll Ded: N/A					
		COST NEW: 22,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
19	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWEB2YAG96033	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	46	199	115	2,908
20	1999 FREIGHTLINER TRACTOR S/N 1FUYNMDB5XLA78138	Class: 50499	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 45,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	1,865	INCL	N/A	37	158	115	2,175
21	2000 STERLING TRUCK-TRACTOR S/N 2FWYHWDB6YAF71876	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 38,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	37	129	115	2,829
22	2004 FREIGHTLINER TRACTOR S/N 1FUJA6CKX4LM80496	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,548	INCL	N/A	67	358	115	3,088
23	2009 FREIGHTLINER COLUMBIA S/N 1FUJA6CK59LAG5818	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	83	574	115	3,422
24	2010 FREIGHTLINER CASCADIA S/N 1FUJGLDR7ALAR0415	Class: 50599	Territory 017				
	OTC-COMP DED: 2,000	Coll Ded: 2,000					
		COST NEW: 75,000					
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	93	644	115	3,502

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

25	2011 FREIGHTLINER CASCADIA S/N 1FUJGLDR3ASAY1136					Class: 50599	Territory 017
	OTC-COMP DED: 2,000					Coll Ded: 2,000	
						COST NEW: 75,000	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	2,650	INCL	N/A	98	680	115	3,543
26	1967 FRUEHAUF 40 CHASSIS S/N FWH801108					Class: 68499	Territory 017
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM*	TOTAL
	67	INCL	N/A	N/A	N/A	INCL	67
	ADDITIONAL INTEREST - ADDITIONAL INSURED BY CONTRACT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	342	INCL					342
	BLANKET WAIVER OF SUBROGATION					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	242	INCL					242
	BUSINESS AUTO EXPANDED ENDORSEMENT					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				470			470
	HIRED AND NON-OWNED					Class:	Territory
	OTC-COMP DED: N/A					Coll Ded: N/A	
	BI	PD	MP	OTC	COLL	UM	TOTAL
	108	INCL					108
	HIRED AUTO PHYSICAL DAMAGE			LIMIT: 60,000		Class:	Territory
	OTC-COMP DED: 500					Coll Ded: 500	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				79	119		198
	TRAILER INTERCHANGE AGREEMENTS					Class:	Territory
	OTC-COMP DED: FULL					Coll Ded: 1,000	
	BI	PD	MP	OTC	COLL	UM	TOTAL
				4	4		8

AUTOMOBILE SCHEDULE

ITEM THREE (CONTINUED)

SYMBOLS:

BI	-- Bodily Injury	SPEC	-- Specified Perils
PD	-- Property Damage	COLL	-- Collision
MP	-- Medical Payments	UM	-- Uninsured Motorists
OTC	-- Other Than Collision (ACV Coverage applies unless Stated Amount Value is indicated)	UIM	-- Underinsured Motorists
CAC	-- Combined Additional Coverage	PIP	-- Personal Injury Protection
FT&S	-- Fire, Theft, and Supplemental	T&L	-- Towing and Labor Costs
UMPD	-- Uninsured Motorists PD	RR	-- Rental Reimbursement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE

This endorsement modifies insurance provided by the following:

BUSINESS AUTO COVERAGE FORM

With respect to the coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

1. SECTION III - PHYSICAL DAMAGE COVERAGE, B. Exclusions, 4. is deleted in its entirety and replaced with:

4. We will not pay for "loss" to any of the following:

- a.** Tapes, records, discs or similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.
- b.** Any device designed or used to detect speed-measuring equipment, such as radar or laser detectors, and any jamming apparatus intended to elude or disrupt speed-measuring equipment.
- c.** Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.
- d.** Any accessories used with the electronic equipment described in Paragraph **c.** above.

Exclusions **4.c.** and **4.d.** do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

- a.** Permanently installed in or upon the covered "auto";
- b.** Removable from a housing unit which is permanently installed in or upon the covered "auto";
- c.** An integral part of the same unit housing any electronic equipment described in Paragraphs **a.** and **b.** above; or
- d.** Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.

2. SECTION III - PHYSICAL DAMAGE COVERAGE, C. Limits of Insurance, 1. is deleted in its entirety and replaced with:

1. The most we will pay for:

- a.** "Loss" to any covered "auto" is the lesser of;
 - (1)** The actual cash value of the damaged or stolen property as of the time of the "loss"; or
 - (2)** The cost of repairing or replacing the damaged or stolen property with other property of like kind or quality.
- b.** All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss", is up to \$1,000, if, at the time of "loss", such electronic equipment is:
 - (1)** Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;
 - (2)** Removable from a permanently installed housing unit as described in Paragraph **b.1.** above; or
 - (3)** An integral part of such equipment as described in Paragraphs **b.(1)** and **b.(2)** above.

3. AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE ADDED LIMITS

The sub-limit in Paragraph **1.b.** above is in addition to the Limit of Insurance shown in the Schedule of the Audio, Visual and Data Equipment Coverage endorsement, if purchased.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED BY CONTRACT

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

**SECTION II - LIABILITY COVERAGE, A. Cover-
age, I. Who is an Insured** is amended to include
as an insured any person or organization with
which you have agreed in a valid written contract
to provide insurance as is afforded by this policy.

This provision is limited to the scope of the valid
written contract.

This provision does not apply unless the valid
written contract has been executed prior to the
"bodily injury" or "property damage".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET WAIVER OF SUBROGATION - AUTO

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

1. Blanket Waiver of Subrogation

SECTION IV - BUSINESS AUTO CONDITIONS, A. Loss Conditions, 5. Transfer of Rights of Recovery Against Others to Us is amended by the addition of the following:

We waive any right of recovery we may have against any person or organization because

of payments we make for "bodily injury" or "property damage" arising out of the operation of a covered "auto" when you have assumed liability for such "bodily injury" or "property damage" under an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the "insured contract".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LESSOR - ADDITIONAL INSURED AND LOSS PAYEE

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

SCHEDULE

Insurance Company THE CINCINNATI INSURANCE COMPANY Policy Number EBA 010 40 45 Effective Date 10-01-2013
Expiration Date 10-01-2014
Named Insured
Address
Additional Insured (Lessor) Address PENSKE TRUCK LEASING AND RENTAL CO PO BOX 563 READING , PA 19603
Designation or Description of "Leased Autos" 2009 FREIGHTLINER COLUMBIA 1FUJA6CK59LAG5818

Coverages	Limit of Insurance
Liability	\$REFER TO AA4183 Each "Accident"
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Specified Causes of Loss	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered "Leased Auto"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow.
2. For a "leased auto" designated or described in the Schedule, **Who is an Insured** is changed to include as an "insured" the lessor named in the Schedule. However, the lessor is an "insured" only for "bodily injury" or "property damage" resulting from the acts or omissions by:
 - a. You;
 - b. Any of your "employees" or agents; or
 - c. Any person, except the lessor or any "employee" or agent of the lessor, operating a "leased auto" with the permission of any of the above.
3. The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. Loss Payable Clause

1. We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".

2. The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

1. If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
2. If you cancel the policy, we will mail notice to the lessor.
3. Cancellation ends this agreement.

- D. The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LESSOR - ADDITIONAL INSURED AND LOSS PAYEE

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

SCHEDULE

Insurance Company THE CINCINNATI INSURANCE COMPANY Policy Number EBA 010 40 45 Effective Date 10-01-2013
Expiration Date 10-01-2014
Named Insured
Address
Additional Insured (Lessor) Address PENSKE LEASING AND RENTAL CO PO BOX 563 READING , PA 19603
Designation or Description of "Leased Autos" 2010 FREIGHTLINER CASCADIA 1FUJGLDR7ALAR0415

Coverages	Limit of Insurance
Liability	\$REFER TO AA4183 Each "Accident"
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Specified Causes of Loss	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered "Leased Auto"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow.
2. For a "leased auto" designated or described in the Schedule, **Who is an Insured** is changed to include as an "insured" the lessor named in the Schedule. However, the lessor is an "insured" only for "bodily injury" or "property damage" resulting from the acts or omissions by:
 - a. You;
 - b. Any of your "employees" or agents; or
 - c. Any person, except the lessor or any "employee" or agent of the lessor, operating a "leased auto" with the permission of any of the above.
3. The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.
2. The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

1. If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
2. If you cancel the policy, we will mail notice to the lessor.
3. Cancellation ends this agreement.

- D. The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

B. Loss Payable Clause

1. We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LESSOR - ADDITIONAL INSURED AND LOSS PAYEE

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

SCHEDULE

Insurance Company THE CINCINNATI INSURANCE COMPANY Policy Number EBA 010 40 45 Effective Date 10-01-2013
Expiration Date 10-01-2014
Named Insured
Address
Additional Insured (Lessor) Address PENSKE LEASING AND RENTAL CO PO BOX 563 READING , PA 19603
Designation or Description of "Leased Autos" 2011 FREIGHTLINER CASCADIA 1FUJGLDR3ASAY1136

Coverages	Limit of Insurance
Liability	\$REFER TO AA4183 Each "Accident"
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Specified Causes of Loss	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered "Leased Auto"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

- Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow.
- For a "leased auto" designated or described in the Schedule, **Who is an Insured** is changed to include as an "insured" the lessor named in the Schedule. However, the lessor is an "insured" only for "bodily injury" or "property damage" resulting from the acts or omissions by:
 - You;
 - Any of your "employees" or agents; or
 - Any person, except the lessor or any "employee" or agent of the lessor, operating a "leased auto" with the permission of any of the above.
- The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. Loss Payable Clause

- We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".

- The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
- If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

- If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
- If you cancel the policy, we will mail notice to the lessor.
- Cancellation ends this agreement.

- The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LESSOR - ADDITIONAL INSURED AND LOSS PAYEE

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 11-20-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

SCHEDULE

Insurance Company THE CINCINNATI INSURANCE COMPANY Policy Number EBA 010 40 45 Effective Date 11-20-2013
Expiration Date 10-01-2014
Named Insured
Address
Additional Insured (Lessor) Address PENSKE TRUCK LEASING CO PO BOX 563 READING , PA 19603
Designation or Description of "Leased Autos" 2011 FREIGHTLINER CASCADIA 1FUJGLDR4BSAY1128

Coverages	Limit of Insurance
Liability	\$REFER TO AA4183 Each "Accident"
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$REFER TO AA4183 For Each Covered "Leased Auto"
Specified Causes of Loss	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: \$ For Each Covered "Leased Auto"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow.
2. For a "leased auto" designated or described in the Schedule, **Who is an Insured** is changed to include as an "insured" the lessor named in the Schedule. However, the lessor is an "insured" only for "bodily injury" or "property damage" resulting from the acts or omissions by:
 - a. You;
 - b. Any of your "employees" or agents; or
 - c. Any person, except the lessor or any "employee" or agent of the lessor, operating a "leased auto" with the permission of any of the above.
3. The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. Loss Payable Clause

1. We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".

2. The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

1. If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
 2. If you cancel the policy, we will mail notice to the lessor.
 3. Cancellation ends this agreement.
- D. The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**TRUCKERS - UNIFORM INTERMODAL INTERCHANGE
ENDORSEMENT FORM UIIE - 1**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

It is agreed that such insurance as is afforded by the policy for Auto Bodily Injury and Property Damage Liability applies to liability assumed by the named insured, as "Motor Carrier Participant", under Section **F.4.** of the Uniform Intermodal Interchange and Facilities Access Agreement, and any subsequent amendments thereto:

F.4. Indemnity

- a. Subject to the exceptions set forth in Subsection **(b)** below, Motor Carrier agrees to defend, hold harmless, and fully indemnify the Indemnitees (without regard to whether the Indemnitees' liability is vicarious, implied by law, or as a result of the fault or negligence of the Indemnitees), against any and all claims, "suits", loss, damage or liability, for "bodily injury", death and / or "property damage", including reasonable attorney fees and costs incurred in the defense against a claim or "suit", or incurred because of the wrongful failure to defend against a claim or "suit", or in enforcing Section **F.4.** (collectively the "Damages"), caused by or resulting from the Motor Carrier's: use or maintenance of the Equipment during an Interchange Period; and / or presence on the Facility Operator's premises.

b. Exceptions

The foregoing indemnity provision shall not apply to the extent Damages: **(i)** occur during the presence of the Motor Carrier on the Facility Operator's premises and are caused by or result from the negligent or intentional acts or omissions of the Indemnitees, their agents, "employees", vendors or third party invitees (excluding Indemnitor); or **(ii)** are caused by or result from defects to the Equipment with respect to items other than those set forth in Exhibit **A**, unless such defects were caused by or resulted from the negligent or intentional acts or omissions of the Motor Carrier, its agents, "employees", vendors, or subcontractors during the Interchange Period.

Subject to the following provisions:

1. The limit of the company's liability under this policy for damages because of "bodily injury" and "property damage" arising out of the use, operation, maintenance or possession of interchange equipment shall be the applicable amount stated below and designated by an "x" unless a greater amount is otherwise stated in

the policy as applicable to such
"bodily injury" or "property damage".

☐ Single Limit "Bodily Injury" and "Property
Damage" (or the Equivalent)

\$

Each "Accident"

2. The company shall:

- a.** Upon issuance of this endorsement, furnish to the President, The Intermodal Association of North America, 11785 Beltsville Drive, 11th Flr., Beltsville, MD 20705, a properly executed

Certificate of Insurance which carries the notation that the company has issued to the named insured Motor Carrier a policy of liability insurance; and

- b.** Upon cancellation or termination of the policy of which this endorsement forms a part, furnish a notice of such cancellation or termination NOT LESS THAN 30 DAYS prior to the effective date of such cancellation or termination, such notice to be mailed to said President at the above address.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERED AUTO DESIGNATION SYMBOL

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Endorsement Effective: 10-01-2013	Policy No. EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by	

(Authorized Representative)

Section I - Covered Autos is amended by adding the following:

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols may be used (in addition to the numerical symbols described in the Coverage Form) to describe the "autos" that may be covered "autos". The entry of one of these symbols next to a coverage on the Declarations will designate the only "autos" that are covered "autos".

Symbol	Description of Covered Auto Designation Symbols	
	FOR USE WITH THE BUSINESS AUTO COVERAGE FORM	
10	=	ANY NON-OWNED CHASIS, TRAILER, OR CONTAINER IN THE INSURED'S CARE, CUSTODY OR CONTROL UNDER AN INTERCHANGE AGREEMENT OR US GOVT CONTRACT

SUPPLEMENTARY SCHEDULE FOR BUSINESS AUTO - ITEMS FOUR, FIVE, AND SIX

Attached to and forming a part of:
Form AA 505 (Business Auto Coverage Part)

EBA 010 40 45

NUMBER

ITEM FOUR SCHEDULE OF HIRED OR

BORROWED COVERED AUTO COVERAGE AND PREMIUMS.

LIABILITY COVERAGE--RATING BASIS, COST OF HIRE

STATE	ESTIMATED COST OF HIRE FOR EACH STATE	RATE PER EACH \$100 COST OF HIRE	PREMIUM
			TOTAL PREMIUM

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or employees or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

PHYSICAL DAMAGE COVERAGE

COVERAGES	LIMIT OF INSURANCE THE MOST WE WILL PAY DEDUCTIBLE	ESTIMATED ANNUAL COST OF HIRE	RATE PER EACH \$100 ANNUAL COST OF HIRE	MINIMUM PREMIUM	PREMIUM
COMPREHENSIVE	ACTUAL CASH VALUE, COST OF REPAIRS OR \$ 60,000 WHICHEVER IS LESS MINUS \$ 500 DED. FOR EACH COVERED AUTO, FOR ALL LOSS EXCEPT FIRE OR LIGHTNING				INCL
SPECIFIED CAUSES OF LOSS	ACTUAL CASH VALUE, COST OF REPAIRS OR \$ WHICHEVER IS LESS MINUS \$25 DED. FOR EACH COVERED AUTO, FOR LOSS CAUSED BY MISCHIEF OR VANDALISM				
COLLISION	ACTUAL CASH VALUE, COST OF REPAIRS OR \$ 60,000 WHICHEVER IS LESS MINUS \$ 500 DED. FOR EACH COVERED AUTO				INCL
				TOTAL PREMIUM	INCL

ITEM FIVE SCHEDULE FOR NONOWNERSHIP LIABILITY

Named Insured's Business	Rating Basis	Number	Premium
Other than a Social Service Agency	Number of Employees		
	Number of Partners		
Social Service Agency	Number of Employees		
	Number of Volunteers		
			TOTAL PREMIUM

ITEM SIX SCHEDULE FOR GROSS RECEIPTS OR MILEAGE BASIS--LIABILITY COVERAGE--PUBLIC AUTO OR LEASING RENTAL CONCERNS

Estimated Yearly	RATES		PREMIUMS	
	<input type="checkbox"/> Per \$100 of Gross Receipts <input type="checkbox"/> Per Mile			
<input type="checkbox"/> Gross Receipts				
<input type="checkbox"/> Mileage	LIABILITY	AUTO MEDICAL COVERAGE	LIABILITY PAYMENTS	AUTO MEDICAL COVERAGE PAYMENTS
		TOTAL PREMIUMS		
		MINIMUM PREMIUMS		

When used as a premium basis:

FOR PUBLIC AUTOS

Gross Receipts means the total amount to which you are entitled for transporting passengers, mail or merchandise during the policy period regardless of whether you or any other carrier originate the transportation. Gross Receipts does not include:

- A.** Amounts you pay to railroads, steamship lines, airlines and other motor carriers operating under their own ICC or PUC permits.
- B.** Advertising Revenue.
- C.** Taxes which you collect as a separate item and remit directly to a governmental division.
- D.** C.O.D. collections for cost of mail or merchandise including collection fees.

Mileage means the total live and dead mileage of all revenue producing units operated during the policy period.

FOR RENTAL OR LEASING CONCERNS

Gross receipts means the total amount to which you are entitled for the leasing or rental of "autos" during the policy period and includes taxes except those taxes which you collect as a separate item and remit directly to a governmental division.

Mileage means the total of all live and dead mileage developed by all the autos you leased or rented to others during the policy period.

NORTH CAROLINA UNINSURED / UNDERINSURED MOTORISTS COVERAGE NOTICE

The Laws of the State of North Carolina require that we provide you with notice containing the following information:

NOTICE: You are required to purchase Uninsured Motorist Bodily Injury Coverage, Uninsured Motorist Property Damage Coverage and, in some cases, Underinsured Motorist Bodily Injury Coverage. This insurance protects you and your family against injuries and property damage caused by the negligence of other drivers who may have limited or only minimum coverage or even no liability insurance. You may purchase Uninsured Motorist Bodily Injury Coverage and, if applicable, Underinsured Motorist Coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident or at such lesser limits you choose. You cannot purchase coverage for less than the minimum limits for the bodily injury and property damage coverage that are required for your own vehicle. If you do not choose a greater or lesser limit for Uninsured Motorist Bodily Injury Coverage, a lesser limit for Uninsured Motorist Property Damage Coverage, and / or a greater or lesser limit for Underinsured Motorist Bodily Injury Coverage, then the limits for the Uninsured Motorist Bodily Injury Coverage and, if applicable, the Underinsured Motorist Bodily Injury Coverage will be the same as the highest limits for Bodily Injury Liability Coverage for any one of your vehicles insured under the policy and the limits for the Uninsured Motorist Property Damage Coverage will be the same as the highest limits for Property Damage Liability Coverage for any one of your own vehicles insured under the policy. If you wish to purchase Uninsured Motorist and, if applicable, Underinsured Motorist Coverage at different limits than the limits for your own vehicle insured under the policy, then you should contact your insurance agent to discuss your options for obtaining different coverage limits. You should also read your entire policy to understand what is covered under Uninsured and Underinsured Motorist Coverages.

The purpose of this notice is informational. This notice does not change or replace the wording in your policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**OFFICE OF FOREIGN ASSETS CONTROL (OFAC)
COMPLIANCE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM**

SECTION IV - BUSINESS AUTO CONDITIONS, B. General Conditions of the BUSINESS AUTO COVERAGE FORM and SECTION V - GARAGE CONDITIONS, B. General Conditions of the GARAGE COVERAGE FORM are amended to include the following:

Office of Foreign Assets Control (OFAC) Compliance

Whenever insurance coverage provided by this policy would be in violation of any United States economic or trade sanctions, such insurance coverage shall be null and void.

NORTH CAROLINA SELECTION OF HIGHER UNINSURED/UNDERINSURED MOTORISTS COVERAGE LIMITS

Policy Number: EBA 010 40 45	Policy Effective Date: 10-01-2013
Company: THE CINCINNATI INSURANCE COMPANY	Producer: WOODBURY & CO. 32-033
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	

North Carolina law permits you to make certain decisions regarding Uninsured Motorists Coverage (UM) and Underinsured Motorists Coverage (UIM). This document describes this coverage and the options available.

You should read this document carefully and contact your agent if you have any questions regarding Uninsured Motorists Coverage and Underinsured Motorists Coverage and your options with respect to these coverages.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

OPTIONAL SELECTION OF HIGHER UNINSURED/UNDERINSURED MOTORISTS COVERAGE LIMITS

Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury or property damage caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident.

Your policy must include UM coverage with limits at least equal to the following limits applicable to any one vehicle insured under your policy that is not a "commercial motor vehicle", as defined in G.S. 20-4.01(3d): (1) the highest bodily injury liability coverage limit with respect to Bodily Injury Uninsured Motorists Coverage; and (2) the highest property damage liability coverage limit with respect to Property Damage Uninsured Motorists Coverage.

If the liability coverage limits in your policy exceed the following minimum limits: (1) \$30,000 bodily injury per person; (2) \$60,000 bodily injury per accident; (3) \$25,000 property damage, your policy must include UIM Coverage with limits equal to the highest limits of bodily injury coverage for any one vehicle insured under your policy that is not a "commercial motor vehicle", as defined in G.S. 20-4.01(3d).

If the liability coverage limits in your policy do not exceed the minimum limits required by law as cited above, your policy will not include UIM Coverage.

You may select optional higher limits for UM Bodily Injury Coverage, or UM Bodily Injury and UIM Coverage if UIM Coverage is included in your policy, up to and including \$1,000,000 per person and \$1,000,000 per accident.

"Commercial motor vehicles" as defined in G.S. 20-4.01(3d) includes:

- a. A combination of motor vehicles that has a gross combination weight of at least 26,001 pounds and includes as part of the combination a trailer or semitrailer that has a gross vehicle weight of at least 10,001 pounds;

- b. A single motor vehicle that has a gross weight of at least 26,001 pounds;
- c. A combination of motor vehicles that includes a part of the combination a towing unit that has a gross vehicle weight of at least 26,001 pounds and a trailer, semitrailer, service or utility trailer that has a gross vehicle weight of less than 10,001 pounds;
- d. Any motor vehicle that is designed to transport 16 or more passengers, including the driver; or
- e. A motor vehicle transporting hazardous materials and is required to be placarded in accordance with 49 C.F.R. Part 172, Subpart F.

(CHOOSE ONLY ONE OF THE FOLLOWING)

We make available the following limits for UM/UIM coverage. Please indicate your choice by initialing next to the appropriate items and signing below.

<p>(Initials) a. SPLIT LIMIT POLICIES:</p> <p>_____ I select the higher Split Limits Bodily Injury Uninsured Motorists Coverage and Underinsured Motorists Coverage, if Underinsured Motorists Coverage is included in my policy, indicated below. I understand that my policy will also include a Split Limit for Property Damage Uninsured Motorists Coverage equal to the highest property damage liability coverage limit applicable to any one vehicle insured under my policy that is not a "commercial motor vehicle", as defined in G.S. 20-4.01(3d).</p>				
OR				
<p>(Initials) b. COMBINED SINGLE LIMIT POLICIES:</p> <p>_____ I select the higher Combined Single Limit for Bodily Injury Uninsured Motorists Coverage, Property Damage Uninsured Motorists Coverage and Underinsured Motorists Coverage, if Underinsured Motorists Coverage is included in my policy, indicated below.</p> <p>(Choose one Split Limits Bodily Injury option OR one Combined Single Limit option from the following:)</p>				
(Initials)	Split Limits - Bodily Injury	OR	(Initials)	Combined Single Limit
_____	\$ 50,000/100,000		_____	\$ 100,000
_____	100,000/100,000		_____	250,000
_____	100,000/300,000		_____	350,000
_____	250,000/500,000		_____	500,000
_____	500,000/500,000		_____	1,000,000
_____	500,000/1,000,000			
_____	1,000,000/1,000,000			
_____	(Other)		_____	(Other)
_____ Signature Of Applicant/Named Insured			_____ Date	

The selection of UM/UIM coverage will apply to any renewal, reinstatement, substitute, amended, altered, modified, transfer or replacement policy with this company or any affiliated company unless the named insured makes a written request to the company to exercise a different option.

EBA 010 40 45

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NORTH CAROLINA CHANGES

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the coverage form apply unless modified by the endorsement.

For a covered "auto" licensed or principally garaged in, or "garage operations" conducted in, North Carolina, the policy is changed as follows:

A. Changes In Liability Coverage

1. The Limit of Insurance applies except that we will apply the limit shown in the Declarations to first provide the separate limits required by North Carolina law as follows:
 - a. \$30,000 for "bodily injury" to any one person caused by any one "accident";
 - b. \$60,000 for "bodily injury" to two or more persons caused by any one "accident"; and
 - c. \$25,000 for "property damage" caused by any one "accident".

This provision will not change the Limit of Insurance.

2. If the policy provides Liability Coverage only for owned "autos", a temporary substitute for one of these will also be considered a covered "auto", subject to the following provisions:
 - a. The owned "auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.
 - b. The temporary substitute must be owned by someone other than you or a member of your household.
 - c. The temporary substitute must be with the permission of the owner.
 - d. The Liability Coverage for the temporary substitute is excess over any other collectible insurance.

B. Changes In Physical Damage Coverage

Paragraph **A.3. Glass Breakage - Hitting A Bird Or Animal - Falling Objects Or Missiles** is replaced by the following:

Glass Breakage - Hitting A Bird Or Animal - Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by covered "auto's" collision or overturn and "loss" caused by hitting a bird or animal considered a "loss" under Collision Coverage.

C. Changes In Uninsured Motorists Coverage

The Limit of Insurance applies except that we will apply the limit shown in the Declarations to first provide the separate limits required by North Carolina Law as follows:

1. \$30,000 for "bodily injury" to any one person caused by any one "accident";
2. \$60,000 for "bodily injury" to two or more persons caused by any one "accident"; and
3. \$25,000 for "property damage" caused by any one "accident".

This provision will not change the total Limit of Insurance.

D. Auto Medical Payments Coverage

Exclusion C.5. of Auto Medical Payments Coverage, relating to "bodily injury" to an "insured" while working in a business of selling, servicing, repairing or parking "autos", applies only if workers' compensation benefits are available.

E. Changes In Garagekeepers Coverage

If the policy provides Garagekeepers Coverage, any deductible will apply only to the amount of "loss" and will not reduce the Limit of Insurance.

F. Changes In Conditions

1. Paragraph 2. of the **Cancellation Common Policy** Condition is replaced by the following:

We may cancel any type or limit of coverage provided by this policy to the extent that it cannot be ceded to the North Carolina Reinsurance Facility as follows:

- a. If this policy has been in effect for less than 60 days, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

- (1) 15 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (2) 30 days before the effective date of cancellation if we cancel for any other reason.

- b. If this policy has been in effect for 60 days or more, or is a renewal of a policy we issued, we may cancel this policy prior to the:

- (1) Expiration of the policy term; or
- (2) Anniversary date;

stated in the policy only for one or more of the following reasons:

- (a) Nonpayment of premium. Cancellation for nonpayment of premium is not effective if the amount due is paid before the effective date set forth in the notice of cancellation.
- (b) An act or omission by the "insured" or his or her representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining this policy, continuing this policy, or

presenting a claim under this policy.

- (c) Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by the parties at the time of assumption of the risk.
- (d) Substantial breach of contractual duties, conditions or warranties that materially affects the insurability of the risk.
- (e) A fraudulent act against us by the "insured" or his or her representative that materially affects the insurability of the risk.
- (f) Willful failure by the "insured" or his or her representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by us.
- (g) Loss of facultative reinsurance, or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30.
- (h) Conviction of the "insured" of a crime arising out of acts that materially affect the insurability of the risk.
- (i) A determination by the Commissioner of Insurance that the continuation of the policy would place us in violation of the laws of North Carolina.
- (j) You fail to meet the requirements contained in our corporate charter, articles of incorporation, or bylaws, when we are a company organized for the sole purpose of providing members of an organization with insurance coverage in North Carolina.

We may cancel any type or limit of coverage provided by the policy to the extent that it can be ceded to the North Carolina Reinsurance Facility only for one or more of the following reasons by mailing to the first Named Insured at least 15 days' notice at the last address known to us:

- (1) Nonpayment of premium.
- (2) You become a nonresident of North Carolina and are not otherwise entitled to insurance through the Reinsurance Facility.
- (3) Our contract with the agent through whom this policy is written is terminated for reasons other than the quality of the agent's "insureds".
- (4) This policy is cancelled pursuant to a power of attorney given a company licensed according to the provisions of G.S. 58-56.

To the extent that any type or limit of coverage provided by this policy cannot be ceded to the North Carolina Reinsurance facility, the following provisions are added and supersede any other provisions to the contrary:

G. Nonrenewal

1. If we elect not to renew this policy, we will mail or deliver to the first Named Insured shown in the Declarations written notice of nonrenewal at least 45 days prior to the:
 - a. Expiration of the policy if it has been written for one year or less; or
 - b. Anniversary date if it is a continuous policy or has been written for more than one year or for an indefinite term.
2. We need not mail or deliver the notice of nonrenewal if you have:
 - a. Insured property covered under this policy under any other insurance policy;
 - b. Accepted replacement coverage; or
 - c. Requested or agreed to nonrenewal of this policy.
3. If notice is mailed, proof of mailing will be sufficient proof of notice.
4. The written notice of cancellation or nonrenewal will:
 - a. Be mailed or delivered to the first Named Insured and any designated loss payee at their addresses shown in the policy, or if not indicated in the policy, at their last known addresses; and
 - b. State the reason or reasons for cancellation or nonrenewal.

To the extent that any type or limit of coverage provided by this policy can be ceded to the North Carolina Reinsurance Facility, the following

provision is added and supersedes any other provision to the contrary:

H. Nonrenewal

We may nonrenew this policy only for one or more of the following reasons:

1. Nonpayment of premium.
2. You become a nonresident of North Carolina and are not otherwise entitled to insurance through the Reinsurance Facility.
3. Our contract with the agent through whom this policy is written is terminated for reasons other than the quality of the agent's "insureds".
4. This policy is cancelled pursuant to a power of attorney given a company licensed according to the provisions of G.S. 58-56.
5. You fail to meet the requirements contained in our corporate charter, articles of incorporation, or bylaws, when we are a company organized for the sole purpose of providing members of an organization with insurance coverage in North Carolina.

I. Common Policy Condition B. Changes is changed to read as follows:

This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us. If a change requires a premium adjustment, we will adjust the premium for that change as of the effective date of change. If we revise this policy form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

J. Loss Condition 1. Appraisal For Physical Damage Loss is replaced by the following:

Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision, in writing, agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

K. Appraisal For Property Damage

In the event of an "accident":

1. If the claimant and we fail to agree as to the difference in fair market value of the motor vehicle immediately before and immediately after the "accident" and the difference in the claimant's and our estimate of the diminution in fair market value of the vehicle is greater than two thousand dollars (\$2,000) or twenty-five percent (25%) of the fair market retail value of the vehicle prior to the "accident" as determined by the latest edition of the National Automobile Dealers Association Pricing Guide Book or other publications approved by the Commissioner of Insurance, whichever is less; and
2. Coverage for the liability claim is not in dispute;

then on the written demand of either the claimant or us, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days after the demand.

Should the appraisers fail to agree, they shall then select a competent and disinterested appraiser to serve as an umpire. If the appraisers cannot agree upon an umpire within 15 days, either the claimant or we may request

that a magistrate resident in the county where the insured motor vehicle is registered or the county where the "accident" occurred select the umpire.

The umpire then shall prepare a report determining the amount of "property damage" and shall file the report with us and the claimant.

The claimant or we shall have 15 days from the filing of the report to reject the report and notify the other party of such rejection. If the report is not rejected within 15 days from the filing of the report, the report shall be binding upon both the claimant and us.

Each appraiser shall be paid by the party selecting the appraiser, and the expenses of appraisal and umpire shall be paid by the parties equally.

If either party elects to have an appraisal to determine the amount of "property damage", then the amount of "property damage" cannot be decided through arbitration.

L. Changes In General Conditions

Paragraph 2. of the **Concealment, Misrepresentation Or Fraud** General Condition is amended by the addition of the following:

This condition does not apply for coverage up to the minimum limits of liability required by the North Carolina Financial Responsibility Act of 1957.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NORTH CAROLINA UNINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or garaged in, or "garage operations" conducted in, North Carolina, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the coverage form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT
ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE

Endorsement Effective Date: 10-01-2013

EBA 010 40 45

SCHEDULE

Limit Of Insurance: \$SEE AA4183

Each "Accident"

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The definition of "uninsured motor vehicle" in this endorsement applies in its entirety unless an "X" is entered below:

☐ If an "X" is entered in this box, Paragraph **b.** of the definition of "uninsured motor vehicle" does not apply.

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of:
 - a. An "uninsured motor vehicle" because of "bodily injury" sustained by the "insured" and caused by an "accident"; and
 - b. An "uninsured motor vehicle" as defined in Paragraphs **a.** and **c.** of the definition of "uninsured motor vehicle", because of "property damage" caused by an "accident".

The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "uninsured motor vehicle".

2. With respect to damages resulting from an "accident" with a vehicle described in Paragraph **b.** of the definition of "uninsured motor vehicle", we will pay under this coverage only if Paragraph **a.** or **b.** below applies:
 - a. The limits of any applicable liability bonds or policies have been exhausted by payment of judgments or settlements; or
 - b. A tentative settlement has been made between an "insured" and the insurer of a vehicle described in Paragraph **b.** of the definition of "uninsured motor vehicle" and we:

- (1) Have been given prompt written notice of such tentative settlement; and
 - (2) Advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.
3. Any judgment for damages arising out of a "suit" brought without sending us a copy of the summons, complaint or other process against an uninsured motorist is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".
 - b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
 - a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
 - c. The Named Insured for "property damage" only.

C. Exclusions

This coverage does not apply to:

1. Any claim settled by the "insured" or any legal representative of the "insured" without our consent. However, this exclusion does not apply to a settlement made with the insurer of a vehicle described in Paragraph **b.** of the definition of "uninsured motor vehicle" in accordance with the procedure described in Paragraph **A.2.b.**

2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. The direct or indirect benefit of any insurer of property.
4. An "auto" or property contained in the "auto" other than a covered "auto".
5. The first \$100 of the amount of "property damage" to the property of each "insured" as the result of any one "accident".
6. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
7. Punitive or exemplary damages.
8. "Bodily injury" or "property damage" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the limit of Uninsured Motorists Coverage shown in the Declarations.
2. No one will be entitled to receive duplicate payments for the same elements of "loss" under this coverage form and any Liability Coverage Form or Medical Payments Coverage Endorsement attached to this Coverage Part.

We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any workers' compensation, disability benefits or similar law exclusive of non-occupational disability benefits.

E. Changes In Conditions

The Conditions are changed for Uninsured Motorists Coverage as follows:

1. **Other Insurance** in the Business Auto and Garage Coverage Forms and **Other Insurance - Primary And Excess Insurance Provisions** in the Truckers and Motor Carrier Coverage Forms are replaced by the following:

If there is other applicable insurance available under one or more policies or provisions of coverage:

- a. The maximum recovery under all coverage forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any coverage form or policy providing coverage on either a primary or excess basis.

- b. Any insurance we provide with respect to a vehicle:

- (1) The Named Insured does not own; or

- (2) Owned by the Named Insured or, if the Named Insured is an individual, any "family member", that is not a covered "auto" for Uninsured Motorists Coverage under this coverage form;

shall be excess over any other collectible uninsured motorists insurance providing coverage on a primary basis.

- c. If the coverage under this coverage form is provided:

- (1) On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.

- (2) On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

2. **Duties In The Event Of Accident, Claim, Suit Or Loss** is changed by adding the following:

- a. Promptly notify the police if a hit-and-run driver is involved.

- b. Promptly send us copies of the legal papers if a "suit" is brought. A "suit" may not be brought against anyone legally responsible for the use of any "auto" involved in the "accident" until 60 days after an "insured" notifies us or our agent of his or her belief that the prospective defendant is an uninsured motorist.

- c. Any person who intends to pursue recovery against the owner or operator of an "uninsured motor vehicle", as described in Paragraph **b.** of the definition of "uninsured motor vehicle", for damages beyond those paid or payable under this policy shall give us:

- (1) Notice of such intent; and

- (2) The opportunity to participate, at our expense, in the prosecution of such claim.

- d. A person seeking coverage from an insurer, owner or operator of a vehicle described in Paragraph **b.** of the definition of "uninsured motor vehicle" must also promptly notify us in writing of a tentative settlement between the "insured" and the insurer and allow us to advance payment to that "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification to preserve our rights against the insurer, owner or operator of such vehicle.

3. **Transfer Of Rights Of Recovery Against Others To Us** is changed as follows:

- a. If we make any payment on the Named Insured's behalf, we are entitled to recover what we paid from other parties. The Named Insured must transfer rights of recovery against others to us. The Named Insured must do everything necessary to secure these rights and do nothing to jeopardize them.

However, our rights under this paragraph do not apply with respect to vehicles described in Paragraphs **F.4.a., c. and d.** of the definition of "uninsured motor vehicle". For these vehicles, if we make any payment and the Named Insured recovers from another party, that Named Insured must hold the proceeds in trust for us and pay us back the amounts we have paid.

- b. Our rights do not apply under this provision with respect to damages caused by an "accident" with a vehicle described in Paragraph **b.** of the definition of "uninsured motor vehicle" if we:

- (1) Have been given prompt written notice of a tentative settlement between an "insured" and the insurer of a vehicle described in Paragraph **b.** of the definition of "uninsured motor vehicle"; and
- (2) Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- (1) That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motor Vehicle Coverage; and
- (2) We also have a right to recover the advanced payment.

4. The following Condition is added:

Arbitration

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "uninsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. The "insured" may make a written demand for arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.
- b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

- c. If the "insured" elects not to arbitrate, our liability will be determined only in an action against us. In any action against us, except an action to determine whether a vehicle is an "uninsured motor vehicle", we may require the "insured" to join the owner or driver of the vehicle as a party defendant.

If the "insured" elects arbitration to determine the amount of "property damage", then the **Appraisal for Property Damage** Condition does not apply.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage, or adoption who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Property damage" means injury to or destruction of the property of an "insured".
4. "Uninsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which neither a bond or policy nor cash or securities on file with the North Carolina Commissioner of Motor Vehicles provides at least the amounts required by the North Carolina Motor Vehicle Safety and Responsibility Act.
 - b. That is an underinsured motor vehicle. An underinsured motor vehicle is a land motor vehicle or "trailer" for which the sum of all bodily injury liability bonds or policies at the time of an "accident" provides at least the amounts required by the North Carolina Motor Vehicle Safety and Responsibility Act but their limits are either:
 - (1) Less than the limits of underinsured motorists coverage applicable to a covered "auto" that the Named Insured owns involved in the "accident";
 - (2) Less than the limits of this coverage, if a covered "auto" that the Named Insured owns is not involved in the "accident"; or
 - (3) Reduced by payments to others injured in the "accident" to an amount which is less than the

Limit of Insurance for this coverage.

However, an underinsured motor vehicle does not include a "covered auto" unless the limit of Uninsured Motorists Coverage shown in the Declarations or Schedule is greater than the Limit of Insurance for Liability Coverage shown in the Declarations of this policy.

- c. For which the insuring or bonding company denies coverage or is or becomes insolvent.
- d. That is a hit-and-run vehicle causing "bodily injury" to an "insured" and neither the driver nor owner can be identified. The vehicle must hit an "insured", a covered "auto" or a vehicle an "insured" is "occupying".

However, "uninsured motor vehicle" does not include any vehicle:

- a. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law.
- b. Owned by:
 - (1) The United States of America;
 - (2) Canada;
 - (3) A state; or
 - (4) An agency, except vehicles owned by political subdivisions of (1), (2) or (3) above.
- c. Designed for use mainly off public roads while not on public roads.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE CLAUSE

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** We will pay, as interest may appear, you and the loss payee named in the policy for "loss" to a covered "auto".
- B.** The insurance covers the interest of the loss payee unless the "loss" results from conversion, secretion or embezzlement on your part.
- C.** We may cancel the policy as allowed by the CANCELLATION Common Policy Condition.

Cancellation ends this agreement as to the loss payee's interest. If we cancel the policy we will mail you and the loss payee the same advance notice.

- D.** If we make any payments to the loss payee, we will obtain his or her rights against any other party.

2013 VOLKSWAGEN TIGUAN
VOLKSWAGEN CREDIT LEASING
1401 FRANKLIN BLVD
LIBERTY BELL, IL 60048

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2013 VOLKSWAGEN GLI
VOLKSWAGEN CREDIT LEASING
1401 FRANKLIN BLVD
LIBERTY BELL, IL 60048

3VW4A7AJ5DM248677

2013 VOLKSWAGEN GLI
VOLKSWAGEN CREDIT LEASING
1401 FRANKLIN BLVD
LIBERTY BELL, IL 60048

3VW467AJ3DM232933

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO MEDICAL PAYMENTS COVERAGE

Throughout this Coverage Form "you" and "your" refer to the organization and any specifically named natural persons shown as the Named Insured in the Business Auto or Garage Coverage Part Declarations. "You" and "Your" do not refer to any other persons or organizations, including but not limited to agents, employees, servants, members, shareholders or independent contractors of any person or organization shown as the Named Insured in the Business Auto or Garage Coverage Part Declarations.

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM GARAGE COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

We will pay reasonable expenses incurred for necessary medical and funeral services to or for an "insured" who sustains "bodily injury" caused by "accident". We will pay only those expenses incurred, for services rendered within three years from the date of the "accident".

B. Who is an Insured

1. You while "occupying" or, while a pedestrian, when struck by any "auto".
2. "Family members" of natural persons shown as Named Insureds in the Business Auto or Garage Coverage Part Declarations while "occupying" or, while a pedestrian, when struck by any "auto".
3. Anyone for injuries while "occupying" a covered "auto".
4. Anyone for injuries while "occupying" a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.

C. Exclusions

This insurance does not apply to any of the following:

1. "Bodily injury" sustained by an "insured" while "occupying" a vehicle located for use as a premises.
2. "Bodily injury" sustained by you or any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by or furnished or available for your regular use.
3. "Bodily injury" sustained by any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by or furnished or available for the regular use of any "family member".
4. "Bodily injury" to your "employee" arising out of and in the course of employment by you. However, we will cover "bodily injury" to your domestic "employees" if not entitled to workers' compensation benefits. For the purposes of this endorsement, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.
5. "Bodily injury" to an "insured" while working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
6. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
7. "Bodily injury" to anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Bodily injury" sustained by an "insured" while "occupying" any covered "auto" while used in any professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply to any "bodily injury" sustained by an "insured" while

the "auto" is being prepared for such a contest or activity.

D. Limit of Insurance SEE AA4183

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for "bodily injury" for each "insured" injured in any one "accident" is the Limit of Insurance for Auto Medical Payments Coverage shown in the Declarations.

No one will be entitled to receive duplicate payments for the same elements of "loss" under this coverage and any Liability Coverage Form, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

E. Changes in Conditions

The Conditions are changed for **Auto Medical Payments Coverage** as follows:

1. The **Transfer of Rights of Recovery Against Others to Us** Condition does not apply.
2. The reference in Other Insurance in the Business Auto and Garage Coverage Forms and Other Insurance - Primary and Excess Insurance Provisions in the Truckers and Motor Carrier Coverage Forms to "other collectible insurance" applies only to other collectible auto medical payments insurance.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CinciPlus
BUSINESS AUTO EXPANDED COVERAGE (XC[®])
ENDORSEMENT

This endorsement modifies insurance provided by the following:

BUSINESS AUTO COVERAGE FORM

With respect to the coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

A. Who is an Insured - Amended

SECTION II - LIABILITY COVERAGE, A. Coverage, 1. Who is an Insured is amended by adding the following:

The following are "insureds":

1. Any subsidiary which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of this coverage form.

However, the insurance afforded by this provision does not apply to any subsidiary that is an "insured" under any other automobile liability policy, or would be an "insured" under such policy but for termination of such policy or the exhaustion of such policy's limits of insurance.

2. Any organization that is newly acquired or formed by you and over which you maintain majority ownership.

The insurance provided by this provision:

- a. Is effective on the date of acquisition or formation, and is afforded for 180 days after such date;
 - b. Does not apply to "bodily injury" or "property damage" resulting from an "accident" that occurred before you acquired or formed the organization;
 - c. Does not apply to any newly acquired or formed organization that is a joint venture or partnership; and
 - d. Does not apply to an insured under any other automobile liability policy, or would be an insured under such a policy but for the termination of such policy or the exhaustion of such policy's limits of insurance.
3. Any of your "employees" while using a covered "auto" in your business or your

personal affairs, provided you do not own, hire or borrow that "auto".

B. Liability Coverage Extensions - Supplementary Payments - Higher Limits

SECTION II - LIABILITY COVERAGE, A. Coverage, 2. Coverage Extensions, a. Supplementary Payments is amended by:

1. Replacing the \$2,000 Limit of Insurance for bail bonds with \$4,000 in **(2)**; and
2. Replacing the \$250 Limit of Insurance for reasonable expenses with \$500 in **(4)**.

C. Amended Fellow Employee Exclusion

SECTION II - LIABILITY COVERAGE, B. Exclusions, 5. Fellow Employee is amended by adding the following:

But this exclusion does not apply if the "bodily injury" results from the use of a covered "auto" you own or hire. Coverage is excess over any other collectible insurance.

D. Hired Auto - Physical Damage

If hired "autos" are covered "autos" for Liability Coverage, then Comprehensive and Collision Physical Damage Coverages as provided under **SECTION III - PHYSICAL DAMAGE COVERAGE** of this Coverage Part are extended to "autos" you hire of the private passenger type or light truck (10,000 pounds or less gross vehicle weight) type, subject to the following:

1. The most we will pay for "loss" to any hired "auto" is \$35,000 or the actual cash value or cost to repair or replace, whichever is the least, minus a deductible.
2. The deductible will be equal to the largest deductible applicable to any owned "auto" of the private passenger type or light truck type for that coverage, or \$1,000, whichever is less.

3. Hired Auto - Physical Damage coverage is excess over any other collectible insurance.
4. Subject to the above limit, deductible, and excess provisions we will provide coverage equal to the broadest coverage applicable to any covered "auto" you own of the private passenger type or light truck type insured under this policy.

Coverage includes loss of use of that hired auto, provided it results from an "accident" for which you are legally liable and as a result of which a monetary loss is sustained by the leasing or rental concern. The most we will pay for any one "accident" is \$1,000.

If a limit for Hired Auto - Physical Damage is shown in the Schedule, then that limit replaces, and is not added to, the \$35,000 limit indicated above.

E. Rental Reimbursement

SECTION III - PHYSICAL DAMAGE is amended by adding the following:

1. We will pay for rental reimbursement expenses incurred by you for the rental of a private passenger type "auto" because of a "loss" to a covered private passenger type "auto". Payment applies in addition to the otherwise applicable amount of each coverage you have on a covered private passenger type "auto". No deductible applies to this coverage.
2. We will pay only for those expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the following number of days:
 - a. The number of days reasonably required to repair the covered private passenger type "auto". If "loss" is caused by theft, this number of days is added to the number of days it takes to locate the covered private passenger type "auto" and return it to you; or
 - b. 30 days.
3. Our payment is limited to the lesser of the following amounts:
 - a. Necessary and actual expenses incurred; or
 - b. \$40 per day.
4. This coverage does not apply while there are spare or reserve private passenger

type "autos" available to you for your operations.

5. We will pay under this coverage only that amount of your rental reimbursement expenses which is not already provided for under **SECTION III - PHYSICAL DAMAGE COVERAGE, A. Coverage, 4. Coverage Extensions**.

F. Transportation Expense - Higher Limits

SECTION III - PHYSICAL DAMAGE COVERAGE, A. Coverage, 4. Coverage Extensions is amended by replacing \$20 per day with \$50 per day, and \$600 maximum with \$1,500 maximum in **Extension a. Transportation Expenses**.

G. Airbag Coverage

SECTION III - PHYSICAL DAMAGE COVERAGE, B. Exclusions, 3.a. is amended by adding the following:

However, the mechanical and electrical breakdown portion of this exclusion does not apply to the accidental discharge of an airbag. This coverage for airbags is excess over any other collectible insurance or warranty.

H. Loan or Lease Gap Coverage

1. SECTION III - PHYSICAL DAMAGE COVERAGE, C. Limit of Insurance is deleted in its entirety and replaced by the following, but only for private passenger type "autos" with an original loan or lease, and only in the event of a "total loss" to such a private passenger type "auto":

- a. The most we will pay for "loss" in any one "accident" is the greater of:
 - (1) The amount due under the terms of the lease or loan to which your covered private passenger type "auto" is subject, but will not include:
 - (a) Overdue lease or loan payments;
 - (b) Financial penalties imposed under the lease due to high mileage, excessive use or abnormal wear and tear;
 - (c) Security deposits not refunded by the lessor;
 - (d) Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease; and

- (e) Carry-over balances from previous loans or leases, or
 - (2) Actual cash value of the stolen or damaged property.
 - b. An adjustment for depreciation and physical condition will be made in determining actual cash value at the time of "loss".
- 2. **SECTION V - DEFINITIONS** is amended by adding the following, but only for the purposes of this **Loan or Lease Gap Coverage**:

"Total loss" means a "loss" in which the cost of repairs plus the salvage value exceeds the actual cash value.
- I. **Glass Repair - Waiver of Deductible**

SECTION III - PHYSICAL DAMAGE COVERAGE, D. Deductible is amended by adding the following:

No deductible applies to glass damage if the glass is repaired in a manner acceptable to us rather than replaced.
- J. **Duties in the Event of an Accident, Claim, Suit or Loss - Amended**

SECTION IV - BUSINESS AUTO CONDITIONS, A. Loss Conditions, 2. Duties in the Event of Accident, Claim, Suit or Loss, a. is amended by adding the following:

This condition applies only when the "accident" or "loss" is known to:

1. You, if you are an individual;
2. A partner, if you are a partnership;
3. An executive officer or insurance manager, if you are a corporation; or
4. A member or manager, if you are a limited liability company.

K. Unintentional Failure to Disclose Hazards

SECTION IV - BUSINESS AUTO CONDITIONS, B. General Conditions is amended by adding the following:

If you unintentionally fail to disclose any hazards existing on the effective date of this Coverage Form, we will not deny coverage under this Coverage Form because of such failure.

L. Mental Anguish Resulting from Bodily Injury

SECTION V - DEFINITIONS, C. "Bodily injury" is deleted in its entirety and replaced by the following:

"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish and death sustained by the same person that results from such bodily injury, sickness or disease. "Bodily injury" does not include mental anguish or death that does not result from bodily injury, sickness or disease.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUCKERS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 10-01-2013	Policy Number: EBA 010 40 45
Named Insured: WILMINGTON SHIPPING COMPANY, CHESTNUT ENTERPRISES, CHESTNUT ENTERPRISES TRUCKING, EAST CAROLINA BONDED WAREHOUSE	
Countersigned by:	

(Authorized Representative)

SCHEDULE

For those covered "autos" used in your operations as a "trucker" the liability "cost of hire" provisions in the Declarations are replaced by the following:

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS - LIABILITY COVERAGE

LIABILITY COVERAGE - RATING BASIS, COST OF HIRE - AUTOS USED IN YOUR TRUCKING OPERATIONS

ESTIMATED COST OF HIRE	RATE PER EACH \$100 COST OF HIRE	TOTAL ESTIMATED PREMIUM

"Cost of hire" means the total cost you incur for the hire of "autos" you don't own (not including "private passenger type autos" you borrow or rent from members of your household, your partners, "employees" or agents or members of their households).

The following provisions apply to those covered "autos" used in your operations as a "trucker" if gross receipts is used as a premium basis:

SCHEDULE FOR GROSS RECEIPTS RATING BASIS - LIABILITY COVERAGE

Estimated Yearly Gross Receipts	RATES		PREMIUMS	
	Per \$100 of Gross Receipts		LIABILITY COVERAGE	AUTO MEDICAL PAYMENTS
	LIABILITY COVERAGE	AUTO MEDICAL PAYMENTS		
TOTAL PREMIUMS				
MINIMUM PREMIUMS				

When used as a premium basis:

Gross Receipts means the total amount to which you are entitled for shipping or transporting property during the policy period regardless of whether you or any other carrier originate the shipment or transportation. Gross Receipts includes the total amount received from renting equipment, with or without drivers, to anyone who is not a "trucker" and 15% of the total amount received from renting any equipment to any "trucker". Gross Receipts does not include:

1. Amounts you pay to railroads, steamship lines, airlines and other motor carriers operating under their own ICC or PUC permits.
2. Advertising Revenue.
3. Taxes which you collect as a separate item and remit directly to a governmental division.
4. C.O.D. collections for cost of mail or merchandise including collection fees.
5. Warehouse storage fees.

SCHEDULE OF TRAILER INTERCHANGE COVERAGE

COVERAGES	LIMIT OF INSURANCE	DAILY RATE	ESTIMATED PREMIUM
COMPREHENSIVE	ACTUAL CASH VALUE, COST OF REPAIR OR \$ 50,000 WHICHEVER IS LESS	\$INCL	\$INCL
SPECIFIED CAUSES OF LOSS	ACTUAL CASH VALUE, COST OF REPAIR OR \$ WHICHEVER IS LESS, MINUS \$ Ded. FOR EACH TRAILER FOR LOSS CAUSED BY MISCHIEF OR VANDALISM	\$	\$
COLLISION	ACTUAL CASH VALUE, COST OF REPAIR OR \$ 50,000 WHICHEVER IS LESS, MINUS \$ 1,000 Ded. FOR EACH TRAILER	\$INCL	\$INCL
	TOTAL PREMIUM		INCL

PHYSICAL DAMAGE COVERAGE

The **Physical Damage Coverage** exclusion in Paragraph C. of this endorsement is removed for each of the following coverages indicated by an "x" in the " ☐ "

- ☒ COMPREHENSIVE
- ☐ SPECIFIED CAUSES OF LOSS
- ☒ COLLISION

For any operations you engage in as a "trucker" the policy is changed as follows:

A. Who is an Insured under Liability Coverage is replaced by the following:

1. Who is an Insured

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "private passenger type auto".
 - (2) Your "employee" or agent if the covered "auto" is a "private pas-

senger type auto" and is owned by that "employee" or agent or a member of his or her household.

- (3) Someone using a covered "auto" while they are working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
- (4) Anyone other than your "employees", partners (if you are a partnership), or members (if you are a limited liability company), or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".

- (5) A partner (if you are a partnership), or member (if you are a limited liability company) for a covered "private passenger type auto" owned by him or her or a member of his or her household.
- c. The owner or anyone else from whom you hire or borrow a covered "auto" that is a "trailer" while the "trailer" is connected to another covered "auto" that is a power unit, or, if not connected:
 - (1) Is being used exclusively in your business as a "trucker"; and
 - (2) Is being used pursuant to operating rights granted to you by a public authority.
- d. The owner or anyone else from whom you hire or borrow a covered "auto" that is not a "trailer" while the covered "auto":
 - (1) Is being used exclusively in your business as a "trucker"; and
 - (2) Is being used pursuant to operating rights granted to you by a public authority.
- e. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

However, none of the following is an "insured":

- a. Any "trucker", or his or her agents or "employees", other than you and your "employees":
 - (1) If the "trucker" is subject to motor carrier insurance requirements and meets them by a means other than "auto" liability insurance.
 - (2) If the "trucker" is not insured for hired "autos" under an "auto" liability insurance form that insures on a primary basis the owners of the "autos" and their agents and "employees" while the "autos" are being used exclusively in the "trucker's" business and pursuant to operating rights granted to the "trucker" by a public authority.
- b. Any rail, water or air carrier or its "employees" or agents, other than you and your "employees", for a "trailer" if "bodily injury" or "property damage" occurs while the "trailer" is

detached from a covered "auto" you are using and:

- (1) Is being transported by the carrier; or
- (2) Is being loaded on or unloaded from any unit of transportation by the carrier.

B. The following Trailer Interchange Coverage Provisions are added:

1. Coverage

- a. We will pay all sums you legally must pay as damages because of "loss" to a "trailer" you don't own or its equipment. The "trailer" must be in your possession under a written "trailer" or equipment interchange agreement in which you assume liability for "loss" to the "trailer" while in your possession.

- b. We will pay for "loss" to the "trailer" under:

(1) Comprehensive Coverage

From any cause except:

- (a) The "trailer's" collision with another object; or
- (b) The "trailer's" overturn.

(2) Specified Causes of Loss Coverage

Caused by:

- (a) Fire, lightning or explosion;
- (b) Theft;
- (c) Windstorm, hail or earthquake;
- (d) Flood;
- (e) Mischief or vandalism; or
- (f) The sinking, burning, collision or derailment of any conveyance transporting the "trailer".

(3) Collision Coverage

Caused by:

- (a) The "trailer's" collision with another object; or
- (b) The "trailer's" overturn.

- c. We have the right and duty to defend any "insured" against a "suit" asking for these damages. However, we have no duty to defend any "insured" against a "suit" seeking damages for

any "loss" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends for a coverage when the Limit of Insurance for that coverage has been exhausted by payment of judgments or settlements.

d. Coverage Extensions

The following applies as Supplementary Payments. We will pay for you:

- (1) All expenses we incur.
- (2) The cost of bonds to release attachments, but only for bond amounts within our Limit of Insurance.
- (3) All reasonable expenses incurred at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (4) All costs taxed against the "insured" in any "suit" against the "insured" we defend.
- (5) All interest on the full amount of any judgment that accrues after entry of the judgment; but our duty to pay interest ends when we have paid, offered to pay, or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

2. Exclusions

- a. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

(1) Nuclear Hazard

- (a) The explosion of any weapon employing atomic fission or fusion; or
- (b) Nuclear reaction or radiation, or radioactive contamination, however caused.

(2) War or Military Action

- (a) War, including undeclared or civil war;

- (b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (c) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

- b. We will not pay for loss of use.

c. Other Exclusions

We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this insurance.

- (1) Wear and tear, freezing, mechanical or electrical breakdown.
- (2) Blowouts, punctures or other road damage to tires.

3. Limit of Insurance and Deductible

The most we will pay for "loss" to any one "trailer" is the least of the following amounts minus any applicable deductible shown in the Schedule:

- a. The actual cash value of the damaged or stolen property at the time of the "loss".
- b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
- c. The Limit of Insurance shown in the Schedule.

- C. **Physical Damage Coverage** is changed by adding the following exclusion:

We will not pay for "loss" to:

Any covered "auto" while in anyone else's possession under a written trailer interchange agreement. But this exclusion does not apply to a loss payee; however, if we pay the loss payee, you must reimburse us for our payment.

- D. The **Other Insurance** Condition is replaced by the following:

5. Other Insurance - Primary and Excess Insurance Provisions

- a. This Coverage Form's Liability Coverage is primary for any covered "auto" while hired or borrowed by you and used exclusively in your business as a "trucker" and pursuant to operating rights granted to you by a public authority. This Coverage Form's Liability Coverage is excess over any other collectible insurance for any covered "auto" while hired or borrowed from you by another "trucker". However, while a covered "auto" which is a "trailer" is connected to a power unit, this Coverage Form's Liability Coverage is:
 - (1) On the same basis, primary or excess, as for the power unit if the power unit is a covered "auto".
 - (2) Excess if the power unit is not a covered "auto".
- b. Any Trailer Interchange Coverage provided by this Coverage Form is primary for any covered "auto".
- c. Except as provided in Paragraphs **a.** and **b.** above, this Coverage Form provides primary insurance for any covered "auto" you own and excess insurance for any covered "auto" you don't own.
- d. For Hired Auto Physical Damage coverage, any covered "auto" you

lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

- e. Regardless of the provisions of Paragraphs **a.**, **b.** and **c.** above, this Coverage Form's Liability Coverage is primary for any liability assumed under an "insured contract".
- f. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

E. Additional Definitions

As used in this endorsement:

- 1. "Trailer" includes a semitrailer or a dolly used to convert a semitrailer into a trailer. But for Trailer Interchange Coverage only, "trailer" also includes a container.
- 2. "Private passenger type" means a private passenger or station wagon type "auto" and includes an "auto" of the pick-up or van type if not used for business purposes.
- 3. "Trucker" means any person or organization engaged in the business of transporting property by "auto" for hire.